JOHN BULL

Vol. V. No. 130 | SATURDAY, NOVEMBER 28, 1908. | ONE PENNY.

[Registered at the G.P.O. as a Newspaper]

For meaning of this number see page iii. of Cover.

No. 090046

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY.

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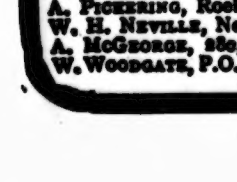

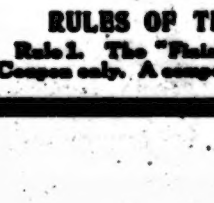

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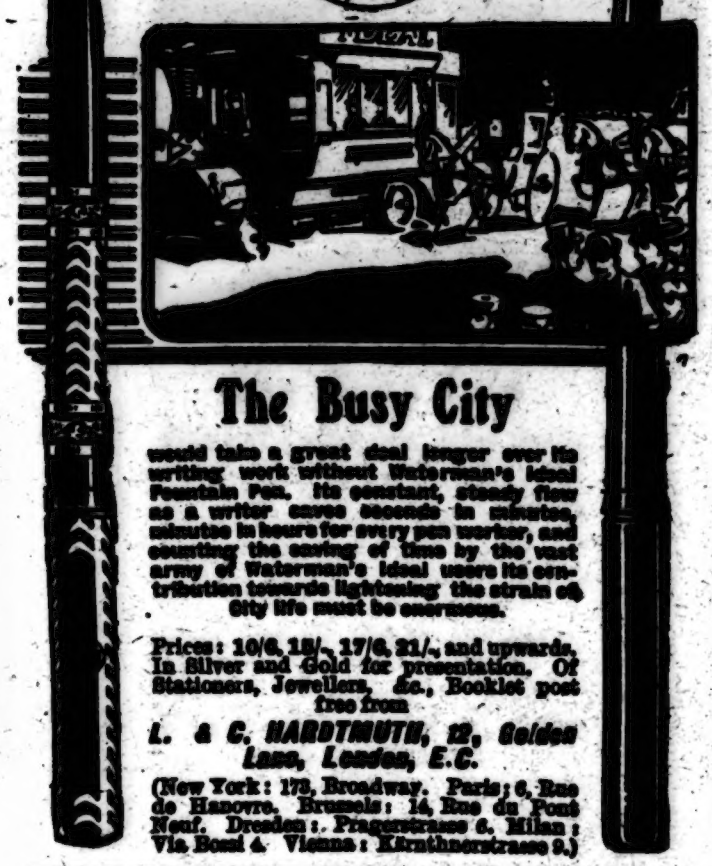

The Busy City

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Prize Editor, "YOU and I," 67, Long Acre, London, W.C.

All entries must be received not later than the first post on Wednesday, December 2nd. RESULT will be published not later than December 22nd.

RESULT OF FOURTH COMPETITION.

First Prize of £100 to Mr. E. HOWARD, King's Court Mansions, Fulham.

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Hugh O. Evans, 40, Frederick St., Ferndale, S. Wales.
Miss E. Westwood, 136, Anson St., Barrow-in-Furness
R. J. Wilkinson, 18, Spring-Rell, Aspatria, Cum'land.
Mrs. Curd, 22, Church St., Gillingham, Kent.
Dr. W. R. Scott, Royal Victoria Hospital, Belfast.
Miss Elliott, 13, Marsland Rd., Walworth, S.E.
S. Mitchell, 11, George Ter., Tonypandy, S. Wales.
W. B. Swain, Croydon Mental Hospital, Warlingham.
J. Davenport, 107, Standish Lower Ground, Wigan.
M. Scott Haycraft, Wallisdown, Bournemouth.
W. C. Wilkinson, Northern District Office, N.
G. S. Tompkins, 5, Clarence Rd., Mt. Pleasant, Newport
T. A. Bott, 48, Canon St., Shrewsbury.
A. Pickering, Roeburn, Borrowdale Rd., Lancaster.
W. H. Neville, New Haw, Addlestone, Surrey.
A. McGeorge, 280, Hoe St., Walthamstow.
W. Woodgate, P.O. 1st-cl. H.M.S. *Impregnable*, D'port.
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J. G. Carruthers, Powfoot, Dumfriesshire.
H.V. Robinson, Pear Tree Cottage, Bowness, Win'mere
Mrs. Baker, 31, Ocean Rd., Walney, Barrow-in-F'ness.
George Sebbe, 90, Lightwood Rd., Birmingham.
Ellen J. Bishop, 3, Bonsor Rd., Folkestone, Kent.
Miss F. B. Beardsworth, 94, Granville Rd., Bl'burn.
A. J. Hider, 23, Brunswick St., Blackfriars Rd., S.E.
Mrs. B. Cooney, 20, Western St., Swansea.
T. Winton, 82, Peabody Rd., South Farnborough.
J. Davies, 30, Lower Pike St., Barry Dock, S. Wales.
W. Dally, 11, Broom Rd., Lydney, Gloucestershire.
James I. Little, 44, Elba St., Ayr, N.B.
J. J. Hayes, 13, Clapham Mansions, Clapham Com.
W. J. Smith, 12, Mortimer Lane (full address required)
William Caunt, 42, Balmoral Rd., Lancaster.
S. Stelfox, c.o. Gordon Alison & Co., Birkenhead.
W. E. Ryder, 23, Grange Rd., W. Kirby, Cheshire.
And 100 others, see "You and I."

RULES OF THE COMPETITION.

Rule 1. The "Finish" must be written upon the Coupon only. A competitor may send in more than one Coupon. A Postal Order for 6d. must accompany each Coupon, and competitors must fill in the number of the Postal Order on each Coupon.

Rule 2. The Editor's decision will in all cases be final, and competitors entering this competition must agree to abide by his decision.

J.B. COUPON. No. 8

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(or less).

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JOHN BULL.

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Vol. V. No. 130. Saturday, November 28th, 1908. One Penny.

IMPORTANT NOTICE.

Letters must be addressed to the Editor, or the Publisher, at 67, Long Acre, London, W.C., according to whether they relate to Editorial or Business matters.

All editorial inquiries MUST BE MADE BY LETTER.

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APOLOGY TO HORATIO BOTTOMLEY, Esq., M.P.

We deeply regret having recently printed a publication called "The Public Interest," in which there appeared an article derogatory to the character and commercial integrity of Mr. Horatio Bottomley, M.P. This article escaped our notice in the pressure of business, but having had our attention called to it, we desire to unreservedly express our regret that it should have appeared, and to tender to Mr. Bottomley our sincere apologies. Mr. Bottomley having commenced proceedings for libel, we have agreed, in consideration of his discontinuing same, to pay his costs, to this apology being inserted by him in JOHN BULL, *and further to hand the sum of Twenty Guineas to the South Hackney Benevolent Fund.*

J. G. HAMMOND AND COMPANY, LIMITED
(*Printers*), *London and Birmingham.*

Dated this 23rd day of November, 1908.

THE WORLD, THE FLESH, AND THE DEVIL.

[*The Editor discourses upon passing events and topics of the day.*]

We have to acknowledge, with deep gratitude, expressions, from all parts of the country, of sympathy, coupled with indignation, on the announcement of the cowardly and wicked action of the Government towards our Editor. The matter is dealt with on page 558 in this issue. It is a cruel persecution, which might well break a man's spirit—but with the trust and loyalty of our staff, our readers and our constituents, we face it with equanimity. It will be a fight to the death—no quarter being given, or expected. And it won't be only *our* reputation at stake.

The Licensing Bill has gone through the form, and farce, of third reading, and by the time these lines are read, its fate will have been sealed. Whether the Lords kick it out, as it stands, or amend it, will make no difference. It is both dead and damned. Like the Government itself, it came from an unnatural alliance; it is a legislative mongrel; and the only thing to be done with it is to tie a brick round its neck and throw it into the sea.

We are not very excited about the latest "Education" Bill—the fourth of the series produced by the present Government. First, there was Mr. Birrell's—with its Birreligion; then Mr. McKenna tried his 'prentice hand with a grotesque-production, which we were the only Liberal to oppose. We were scolded at the time, and then the Government withdrew it! Then followed measure number three, now dropped, and *then* comes Master Runciman with *his* little lot. It will be observed that we have specially emphasized the word "Education" in the title of the Bill—our reason being that that is the only place where it is to be found.

We may never see the suppressed *Century* interview with the Kaiser, but there are those who have had a look at it, and they cannot possibly keep quiet. They do say that what the *Telegraph* published was only a little preface to a straight talk with Great Britain as to the way she is behaving. William of Germany notes that our King despatches a telegram of congratulation to the Sultan when Turkey grants a Constitution, that England recognises a self-governing Bulgaria, and is always talking of liberty, and of government by the people for the people. And all the while she rigidly denies these privileges to two of her own peoples—India and Ireland. Of course, the case of the Boers has brought the matter into fuller significance, and has accentuated the right of countries held far longer by the British Crown to Home Rule, or, as in the case of India, to a certain measure of self-government. This, it is believed, is the gist of His Majesty's remarks—so perhaps his brain is not so very much deranged after all

---

Did Graf von Huelsen-Haeseler commit suicide? After a violent scene with Emperor William, Count von Huelsen-Haeseler is said to have left the room in great excitement, and to have collapsed dead on the floor of his bedroom. The excitement is said to have affected the Count's heart, already weakened by a former cardiac attack, and to have caused immediate death. This official statement may be in accordance with the actual facts, but in diplomatic circles quite another version of the event is current. It is this: The Count, having since the breaking up of the Eulenberg circle been the actual and irresponsible adviser of the Emperor, took great offence at the publication of the celebrated interview, which came to him as a check and surprise; he also gained possession of the proofs of the suppressed interview which was to be published in the New York *Century*. His reproaches provoked the already excited Emperor to such an extent that he actually struck his old friend—who at once went up to his bedroom and committed suicide. The rumour is important enough to be taken notice of—all the more because it would not be the first time that Wilhelm has made use of his fists to enforce an argument. For instance, there was the case of the young officer who, returning with the Emperor from Norway, was hit by his master. He hit back—and very effectively, too—and then went on shore and shot himself. Wilhelm returned with a black eye—caused, according to the official report, by a rope falling from the masts!

We direct very serious attention to the article that appears upon another page, and which shows the disposition of our leading Fleets at the time when the action of Austria and Bulgaria in tearing up the Berlin Treaty made war possible, and even probable—war, that is to say, between ourselves and Germany. It will be seen that the three Fleets upon which we rely for the defence of our shores were widely dispersed, that an appalling percentage of capital ships were undergoing repairs, and that the actual fighting fleet—the Fleet, that is, ready to attack at half-a-dozen hours' notice—was hopelessly inferior to the German Fleet with which it would have had to reckon. There seems to be no connection in our Naval service between politics and strategy—between what the political situation may at any moment require and the force available for action. Unless this state of things is altered, men no longer young may live to see a Naval Sedan in which England will be the underdog.

There is another matter closely connected with the efficiency of the Navy which attracts very inadequate attention. We have before us a letter from one of the most distinguished Admirals in the British Navy, a man whose name as a Post Captain is associated with an incident of which all Englishmen are proud, in which he points out, what indeed should be obvious, but is too often forgotten, that it is not enough to have sufficient ships if we are without the men to man them. He says that the men who now man the Fleet are all that could be desired, but there is not enough of them, not enough to man all the ships we have, much less to repair the tremendous wastage of a modern Naval war between two Powers of the first class. Germany and France have the Maritime Conscription, which gives them any number of men. We have nothing of the kind. We should have to rely upon, first the Fleet Reserve, next the Royal Naval Reserve, and finally the Royal Naval Volunteers. The first are an efficient body of short-service bluejackets and stokers, but they are scattered all over the world in merchant ships. The Royal Naval Reserve totals 30,000, but not five out of ten could be found when the pinch for men came, which would be in the first weeks of the war. The Royal Naval Volunteers are shore men, and unfit for immediate active service. In his opinion the only way to get the men necessary to man the Fleet in war time would be by resorting to conscription in modified form from the Merchant service. It is a most difficult problem, but it is the duty of our statesmen—if we have any—to face and to solve it.

In close touch with the above is the nature of our commitments to other countries. The time is not very distant when the late Lord Goschen could speak with general approval of what he described as our "splendid isolation." Since then we have bound ourselves for a period of years, and under certain conditions, to offensive and defensive alliance with Japan, but here the commitments are known, and on the whole approved. Is it so with France? Have we an *entente*, as most people suppose, with that country, or something more serious, namely, an alliance? The comments of the Press during the recent dispute between Germany and France took it for granted that there is alliance—alliance if not in writing, still in fact. It was generally assumed that a German declaration of war against France would be followed by a British declaration of war against Germany, though there was no cause of quarrel between us and that country. Speaking at the Mansion House, Mr. Asquith said that we should not be disloyal or unfaithful even for a moment to the "spirit" of any existing friendship, and the *Times* interpreted this to mean that we shall not "falter in any one of the special engagements which England has undertaken." What are these special engagements?

Was there ever such a Government as this in the matter of appointments? With the exception of a troubled time in 1903-5 the Liberal party had been out of office twenty years when power came to them again at the end of 1905. Every public department had been packed by Tories—the Bench, the Church, the Civil Service swarmed with them. In these circumstances it might have been thought that with a strong Liberal Government in office, Liberals, and even Radicals, would be selected for the loaves and fishes as they came along. It surely cannot be suggested that there are not plenty of able and competent men in the Liberal party for any appointments that may fall vacant, or that precedent—so beloved of Parliament men—was wanting to warrant political complexion being considered. But the Government had hardly been installed when it became apparent that, so far as the Bench was concerned, Tories were still to be very much in the running, and Lord Loreburn's practice has been followed in other directions. Now one of the two Archbishoprics has fallen vacant, and Mr. Asquith can find no Liberal Churchman worthy of the post, so he offers it to a Tory—a man of forty-four—Suffragan Bishop of Stepney. A very worthy man in his way, but of no special distinction, and certainly with no special claims to this unexampled promotion.

It is not as if there were no Liberal Churchmen fit for the post. Liberal bishops are rare birds, but there happens to be one pre-eminent, and fitted for any office in the Church. We refer to the Bishop of Hereford, a man who, after a most brilliant career, had just been raised to the Episcopal Bench when Dr. Lang was a curate at Leeds. Can it be said that Dr. Percival lacks scholarship?—he took a double first-class both in mathematics and in classics. Is he a poor administrator?—the present condition of the diocese of Hereford is a sufficient reply. Is it that the impediment of age is fatal? Dr. Temple was older when he was offered and accepted the higher post of Canterbury, and Dr. Percival is not in less robust health. Character?—there is none higher in England. Courage to do the right?—who can doubt it? Dr. Percival has grown old in battling for what he considers the right without counting the cost. And yet he is passed over for—the Suffragan Bishop of Stepney! It is ill done.

Things do not appear to be going very smoothly with the orchestra at His Majesty's Theatre. It appears that the conductor is a foreign gentleman, who is in the habit of indulging in violent outbursts of temper, and as some of the members, like their instruments, are very highly strung, they have become somewhat over-wrought—one of them, in fact, recently attempted to commit suicide. We understand, however, that Mr. Tree, having had his attention called to the matter, is now in conference with the musicians—with the result that we hope soon to hear that they are once more a harmonious party. In the meantime, there is, of course, an outcry against the importation of the alien conductor while so much native talent is available.

According to a report appearing in the *Volksien*, the Roodekoppen Debating Society, Transvaal, recently discussed the question of the desirablity of educating Kaffirs. Mr. J. M. Labuschagne opened the debate by supporting the contention that the educated native is more useful to the white man than the illiterate one, but this was not at all the general sense of the meeting. Mr. C. C. Bester, who followed, said the matter was a very simple one to decide. The work of the Kaffir was to hew wood and carry water—that was God's command. He (Mr. Bester) was quite willing to have the Kaffir educated, but the education

which should be given to him was—the sjambok. And the meeting passed a resolution to that effect. The doctrine of the right to "wallop your own nigger," now somehat discredited in America, seems still to commend itself to Transvaalers.

A week or two ago Mr. Haldane announced that, in view of the prevailing distress, the War Office authorities had arranged to give employment to 10,000 young men in the special reserve. Mr. Haldane's action was generally applauded, and the Government have naturally taken credit to themselves for assisting in this way to alleviate that distress. We fear, however, that once more red tape is killing good intention. A young man complains to us that he has been rejected for a reason which seems to us quite untenable. The ground of his rejection is that he is unable to answer satisfactorily a question (No. 6) in the certified copy of Attestation. No. 6 runs as follows:—

> Have you resided out of your father's house for three years continuously in the same place, or occupied a house or land of the yearly value of £10 for one year, and paid rates for the same in either case. If so, state where?

Now this young man has been passed by a doctor, his character is said to be good, and he is a fit and proper man for the Reserve; but the War Office will not have him because he has not resided in the same place for three years, or occupied a house or land of the yearly value of £10 for one year, and paid rates! That is the ground of rejection, and a more idiotic objection, having regard to the circumstances, it would be difficult to formulate. Mr. Haldane takes credit for having devised a means by which a few thousand men, sufferers from the prevailing want of employment, can be helped to tide over the coming months, and yet he rejects a man because he has not lived in the same place continuously for three years, has not rented a house, or paid rates and taxes. Really it is too absurd!

Apropos our recent reference to the Jam of Nawanagar and his method of dealing with English claims, we have received the following dignified protest from an indignant West Brompton reader—probably an Indian native—who omits to sign his name:—

> These insults are quite characteristic of the British type which has roused the hate and loathing of Universal India. The impudent pretence that a Sovereign Prince, like His Highness the Jam, whose Treaty Rights are part of the Imperial Constitution, can, or ought to, be sued in English Courts like an English Subject is also a specimen of the tyrannical foul faith of the Bounder Briton. Any creditor of His Highness can sue in the Principality Courts, just as any creditor of King Edward VII. can sue in the British Courts. The Sovereign State ruled by His Highness is bound in reciprocal alliance with the British Empire, but His Highness the Jam is no more liable to a British tribunal, than is the President of the United States or the Emperor of Russia. JOHN BULL is alike insolent and silly. When any British creditor is refused justice in the Jam's courts, you may speak.
>
> The Jam, like Scindia or the Nizam, will be faithful ally of the British Crown, but he is an Allied Sovereign, and not an English defaulter or stockjobber. The Queen's Proclamation of 1858 solemnly confirmed the Sovereign Rights of the Indian Monarchs. It is not now that it will be right or safe to violate that Royal Pledge. His Highness the Jam loves English gentlemen.

The idea of British tradesmen having to go out to the Jam's courts to recover their debts is delicious; whilst our correspondent must again look up his *English* law.

The Swiss are, in many ways, a strange people, but they are usually supposed to possess a certain amount of common-sense. We are, therefore, surprised to find that the Federal Council has pronounced against the Matterhorn Railway, which has accordingly had to be abandoned. The agitation against it was wholly absurd and artificial. Considering how small—indeed, how imperceptible—a railway is on the side of a great mountain, it is ludicrous to talk about disfiguring the scenery. The plea that guides and others would lose their occupation was equally futile. You might just as well object to a bridge on account of the ferrymen. Besides, the guides might become stokers. Anyone who has enjoyed the air and the views at the top of a great mountain will regret that there is not to be an opportunity of ascending the Matterhorn in comfort and safety.

We have news of another alleged disciple of the Lord, Rhostryfan way. The story is this: A man named Pritchard farmed a piece of land at Tyddyn Heilyn, but, owing to high rent, no carrier's work, and loss of hay, he got into financial difficulties. The landlord was the Rev. J. Price Davies, of Chester, and though the Official Receiver offered an undertaking for the distrainable rent, the parson, through his solicitor, was determined on his pound of flesh, distrained, and rushed the sale forward. At the sale a cow in calf was sold for 4s. 6d., three pigs which sold for £3 afterwards realised £6, a mare and a cart were sold for £4 10s., though Pritchard had only recently paid 35s. for one new wheel, while a chaff-cutter and scythe were knocked down for 1s. 9d. The result of this gross waste of estate by forced auction was that instead of there being plenty of assets to pay everybody and leave at least £20 surplus for the debtor, Pritchard came out of the proceedings penniless. "We are all sorry for the man," said the Registrar; "he has been dealt with very hardly." Of this there can be no question; and if this Calvinistic parson, Price, is not ashamed of his action in the matter. he ought to be.

The other day Archdeacon Colley invited two members of the *Mail* "Spirit Commission" to attend an experimental display of spirit photography. The Archdeacon refused to use a packet of photographic plates packed and sealed by Dr. Russell, Fellow of the Royal Society. He also declined to use a packet of plates brought by his other visitor. The plates he used had been sealed by himself, and these, so he said, had never been opened or left his custody since he purchased them. "Eight friends of the inner circle," mostly ladies, stood round a table and joined hands. At the head was the Archdeacon in front of a ruby lamp, with the packet of plates suspended from his neck. Having invoked the unseen spirits in prayer, and led the "inner circle" in hymns, he requested the ladies to retire, and then with his other visitors went into a dark room, and developed the plates. There it was found that "one of them contained closely printed writing, and some of the others hazy face-forms"! In the room where the unseen spirits were invoked there was this large printed inscription, "Why should I damn my soul by coming here to tell lies for your amusement?"

There appears to have been considerable trouble among the Tyneside artisans because they have been called on to pay income tax. Many of these men are among the princes of skilled workmen, and draw anything between £3 10s. and £6 a week. No doubt the trouble would be rather more widespread if the surveyors of income-tax were to pay as much attention to well-paid workmen as they do to the top-hatted, frock-coated clerk. Thousands of workmen escape the income-tax merely because they are workmen. This is neither fair nor nationally profitable. If they were made to pay this direct tax, many of them would not be so ready to throw up their hats for jingoes and that political kidney. The income-tax should be collected in such a way that everybody, without any exception whatever, is caught in its net if his annual

income reaches the limit. The highly-paid workers will never appreciate their responsibility as citizens until the existing anomaly is swept away. If, for instance, they had paid this direct tax in hard cash, it is conceivable that the country would have saved £250,000,000 and 20,000 lives on the Transvaal war.

The fat is in the fire at Glasgow University. The result is an awful splutter and flare. For some time the University authorities have been seeking means to get a tighter grip on the lady undergraduates. Some of the ladies seem to have thought that the proper study of mankind is man, and some of the men that the proper study of mankind is woman. Wherefore the Senate has decreed that henceforth the twain shall not speak as they pass by. Dumb's the word, in fact. It is understood that the sex which is ours and the sex which isn't are now preparing a round-robin for presentation to the Senate, demanding an answer to this burning question, "Mun we whustle?"

With the report of the Paymaster-General, just issued, vanishes the baseless fabric of a vision. There is a popular notion to the effect that when money goes into Chancery it never comes out, and, on the whole, we would strongly advise persons benefiting under wills and that sort of thing to settle their differences—on an equitable basis, if possible, but settle them anyhow, so that the court and the lawyers may not gather in the gold. This widely popular notion has given life to another, ingeniously worked by the wily gentlemen who advertise the names of persons "wanted" by the court as claimants. It is said that a sum of some £50,000,000 is locked up in the safes of Chancery awaiting the happy day when it shall be claimed by the persons aforesaid. The sober fact is that of this £50,000,000, all but an odd million is legally owned. Of this million, again, the Paymaster-General says a sum of £15,000 is practically beyond the reach of living claimants. The rest of the money is under 3,400 separate accounts, of which but one-twentieth totals £1,000. Thus fades the dream away; and though many will still pursue its visions, probably the only people to benefit will be the Chancery "agents" and the lawyers. But what about Unclaimed Bank Balances and Securities?

All reasonable men and most reasonable women will approve the successful application in the Divisional Court to set aside the subpœnas served upon the Prime Minister and the Home Secretary by the Suffragettes to give evidence, not knowing what their evidence would be, on their trial in Leeds. In ordinary circumstances it would have been a dangerous interference with justice to prevent the calling of witnesses in either high or low station. But here the circumstances were exceptional and transparent. That from their position on the platform of the Leeds Coliseum, the two right hon. gentlemen could see and hear through the glass panels of a door sixty feet away from where they were sitting what happened in the street was too absurd a proposition to maintain with any chance of success. On the other hand, we must not blame the Suffragettes for trying it on. All's fair in love and politics.

There may be many effective ways of temporarily dealing with the distress caused by unemployment, but the way of the Uxbridge Board of Guardians does not appear to be one of them. We have before us, as we write, their "Rules for the employment and payment of able-bodied men set to work in the labour yard of the Uxbridge Union workhouse." The daily "Task of Work" imposed on these men is to "break 7 cwts. of granite stone to a size to pass through a seive of 1½ inch mesh, each man to wheel away his task when broken to the place allotted for same, and sift when required." The days and hours of work are from 9 a.m. to 5 p.m. on Mondays, Tuesdays, Wednesdays, Thursdays, and Fridays in each week, "no man to leave the workhouse premises during the dinner hour without permission." In the case of a single man, the rate of pay for this arduous but unproductive work is 2s. in money and 2s. in kind, and an Uxbridge out o' work engaged in it tells us that the rate is per week, not per day. So it comes to this: a single man works 35 hours for five days breaking up 35 cwts. of Aberdeen granite into 1½ inch pieces, and receives two shillings in cash, two shillings in kind, and, say, 7½d. for the cost of his daily bread and cheese for his week's labour.

It is true that the Uxbridge Guardians do not describe the weekly pay with which they reward the poor devils whom they invite to break up their Aberdeen granite as wages. Their synonym for it is "relief in kind" and "relief in money," thus putting on every man who engages for the work the stigma of pauperism. "Somebody has to break stones for the roads," they say in effect, "and since you are at the verge of starvation, you may as well break 7 cwts. a day for us as anybody else. But we give you the job out of charity. Though the work is hard and the rules exacting, we do not intend to give you more than charity pay, for in the interests of the general body of the ratepayers it is our sacred duty to take advantage of your necessities." Somewhere in one of the classics it is asked, "What man is there of you, whom if his son ask bread, will he give him a stone?" The Uxbridge Guardians do not give a man a stone, merely, but they give him 35 cwts. of it, and import it all the way from Aberdeen, so that it may offer the maximum of resistance to the strong right arm of the British workmen of Hunger street. We do not know whether or not this Uxbridge Labour Yard is one of the beneficent methods of employing the unemployed which the Local Government Board has inaugurated in the name of a Christian nation. If so, what seems necessary to be said is that it isn't worth a—but no; it shall never be charged against us that we lack restraint.

Until a few days ago Gertrude Andrews, a girl of 16, had "a wealth of beautiful dark brown wavy hair," greatly admired by all who beheld it. But the hour came when the gentleman who never sleeps the clock round tempted her to steal a shawl, and she fell—into the arms of a policeman. Subsequently she appeared before Mr. Plowden, who sent her for seven days to the remand home. The day previous to her reappearance before Mr. Plowden, a lady official connected with the home told the girl that she was about to cut off her hair, as instead of going to the court next day, she was to be taken straight away to a school at Liverpool. The official then "cut it off with clippers and scissors." The next morning, however, the girl was taken in the uniform of the remand home before Mr. Plowden, who merely ordered her to be bound over to report herself to the court missionary for three months. It does not seem possible to urge that the girl's hair was cut off for sanitary reasons, as she had been six days in the home before the operator was inspired to scissors. Taking the facts as they appear, the removal of the girl's locks looks like an outrage. According to the poets and the advertisements, a woman's crowning glory is her hair; and without her locks this girl will obviously be heavily handicapped in her efforts to obtain another situation and retrieve her character. What is surprising is that Mr. Plowden had nothing to say about the matter. Yet the remand home is not a prison, and the officials seem to have had as little right or justification for cutting off that young girl's hair while under remand, as the police would have in cutting off the whiskers or the moustache of a man in a similar position. Perhaps the Home Secretary will explain?

It will be recalled that recently Mr. Andrew Carnegie set aside a large sum for the foundation of a National Hero Fund Trust. To be precise, the date of the foundation was September 21st. On September 20th, Charles Bernard, a Harwich boy, jumped in front of an approaching train and saved a girl from certain death. The conduct of the lad has been brought before the trustees, who state "with regret" that as the incident occurred on the day previous to the institution of the fund, Bernard is ineligible for any of its benefits. Several of our readers have written complaining of this red-tape officialism, as they describe it. However there is no doubt that the fund is not retrospective; and it is obvious that Bernard should have persuaded the little girl to postpone falling in front of the train until the day after the actual occurrence; then he would have been in the nick of time. It must be added, of course, that if the Fund had been made retrospective it would have brought into benefit a large number of brave fellows who had performed their deeds of daring years before, and the trustees would have been in considerable difficulty. None the less, Bernard has our sympathy, and if Harwich has not shown its appreciation of his bravery, it is about time it did.

Waste of energy is wonderfully exhibited by the "Women's Protestant Union," a branch of which recently held a meeting at Cambray. The secretary "poured out fervent thanksgiving for such a wonderful answer to prayer at the last moment," the answer being Mr. Asquith's prohibition of the Eucharistic procession. She offered up the following charitable prayer: "While we love the Romanist, help us to hate the terrible idolatry and awful dishonour and blasphemy it brings on Thee and Thy Son. Help us to dread this unclean thing as we would leprosy." Another lady prayed that "the terrible evil of Ritualism, as well as Romanism, may be banished from our midst." How much simpler it would have been to have prayed for the unemployed!

WORRIED LOOKS.—VI.

SIR THOMAS WHITTAKER AND HIS CRITICS.

WHAT IS YOUR NUMBER?

Our Weekly Ballot Scheme for 50 Helpers at One Guinea Each.

For full particulars of the meaning of the number on page i. of our cover, **see page iii. of cover.**

OUR GREAT CHRISTMAS-BOX SCHEME.

For full particulars of this scheme, **see page iii. of cover.**

"John Bull's" Biscuits.

For promoting a petition to the Prime Minister asking that the House of Commons "may be closed for half-an-hour each evening for the purpose of ventilation,"
SIR P. MAGNUS, M.P.,
TAKES THE BISCUIT.

For stating that a woman applied to the Board "with reference to a baby, four months old, which had been left with her by its mother four YEARS *ago,"*
THE SOUTH LONDON PRESS
TAKES THE BISCUIT.

For stating in his parish magazine that "he would be very glad if those who write to him anonymous letters in the future would be good enough to sign their names at the foot,"
THE REV. S. W. WIGG, OF LOUGHBOROUGH,
TAKES THE BISCUIT.

For stating that "Mr. Garner addressed some straight words to those who were NOT *present,"*
THE WOOD GREEN SENTINEL
TAKES THE BISCUIT.

For stating that they had in Hull "similar right angles, but not so acute,"
ALDERMAN LARARD
TAKES THE BISCUIT.

For announcing under the heading "English Cup Competition"—
Admission, 6d. Ladies and boys, 3d. Service Men, Half price.
Wanted, nice Wardrobe and Night Commode; good condition; cheap.
THE GRAVESEND AND NORTHFLEET STANDARD
TAKES THE BISCUIT.

For advertising for a "head-mistress, male or female,"
THE CARNARVONSHIRE EDUCATION COMMITTEE
TAKES THE BISCUIT.

For heading a column "outrage by an armed alien," and then going on to report that "it was at first thought that the man was a foreigner, but when formally charged he gave the names of Jack Macdonald and described himself as an engineer,"
THE WEEKLY DISPATCH
TAKES THE BISCUIT.

For advertising "finest crimson flannel NIGHTINGALE, *edged white silk, beautifully made; never worn; suit invalid,"*
AN ADVERTISER IN *THE LADY*
TAKES THE BISCUIT.

For stating that some bridesmaids "carried shower bouquets, composed of pink ribbon,"
THE EXETER EXPRESS AND ECHO
TAKES THE BISCUIT.

For stating that "an amateur is either an amateur or a professional,"
JOE BINKS, IN *THE NEWS OF THE WORLD,*
TAKES THE BISCUIT.

For advertising COCKERELS *as "good winter layers,"*
MR. RALPH BROWNING, OF HARDWICKE,
TAKES THE BISCUIT.

For stating that "this girl, who has so liberally dispensed coffee and pennies, has absolutely no feet to her stockings,"
THE SUNDAY CHRONICLE
TAKES THE BISCUIT.

For advertising for a curate who must be a "good Church WOMAN,"
THE VICAR OF HOLY TRINITY, HENLEY-ON-THAMES
TAKES THE BISCUIT.

The Government *versus* Our Editor.

The New Policy—Gag by Prosecution.

It has come at last. I *am* to be prosecuted. Unable to silence me by the usual back-door methods of the party political game, the Government has hit upon the novel, but nevertheless brilliant, idea of trying to clap me into gaol. The brilliancy of the scheme consists of its absolute profundity of folly; it is the apotheosis of muddle-headed obfuscation—of mental and moral turpitude. It hasn't the merit even of taking me by surprise. My chief trouble is to recall, at this distance of time, the name of the company and the circumstances out of which the case arises.

Writing in this journal on February 8th, I said:—

Some very ugly and dirty work is going on behind the scenes as the result of our recent attacks upon the Official Receiver and the Public Trustee. We shall expose the whole conspiracy next week.

On February 15th I wrote:—

On consideration, we have decided to defer, for the moment, any further reference to the little game which is going on behind the scenes in certain official quarters by way of retort to our recent attacks upon the Public Trustee and the Official Receiver. We prefer to give the gentlemen concerned a little more rope.

And then on May 23rd I wrote:—

During the past few weeks all kinds of sinister rumours have been afloat as to the Nemesis awaiting me; and I am now in a position to announce that the Government has hit upon the brilliant idea of silencing me, not through the mouths of ministers whose broken pledges I have exposed, but by the assistance of the Public Prosecutor. It is a bold game, or a cowardly one, according to the point of view from which you regard it. But it will be a bad thing for the losing side.

On July 4th I wrote:—

The Treasury have now completed their enquiries into the past misdeeds of the Editor of this journal. We await the result with serenity.

But still nothing came of it, and I went merrily on in my mad career—attacking and voting against my party in the House, and freely criticising it in this journal. The climax came with the Licensing Bill. Regarding the measure as a silly, namby-pamby piece of grandmotherly legislation, I took, from the outset, an active part in opposing its passage through the House of Commons. Some of the papers began to speak of me as "the leader of the Opposition," and upon two occasions the Solicitor-General, who was in charge of the Bill, twitted Mr. Balfour with being my follower. The Bill was read a third time at five o'clock on Friday, November 20th, and I voted against it. At half-past five I was served with the summons.

The summons requires my attendance at the Guildhall Justice Room at 11 o'clock on Tuesday next, December 1st, to answer a charge of having been concerned in a conspiracy with two of the clerks and the accountant of a company, the Joint Stock Trust and Finance Corporation, of which I was chairman in 1904 and 1905, and with "certain other persons, whose names are unknown," to defraud the public, but not one name of a defrauded person is mentioned.

And now for a concise statement of the circumstances leading up to the charge. At the end of the year 1905 a Petition was presented for the winding-up of the company, and on the 8th May, 1906, *with the consent of all the directors*, a Winding-up Order was made. This placed the affairs of the company in the hands of the Board of Trade, its senior Official Receiver, Mr. Brougham, taking charge. Then followed a meeting of the creditors, *practically the whole of whose claims I had personally guaranteed*, for the purpose of appointing a liquidator. *I moved that the Official Receiver be appointed*, which was agreed to. It then became the duty of Mr. Brougham, both as Official Receiver and as Liquidator, to investigate the affairs of the company—*nearly all the shareholders in which had sent me their certificates and asked me to protect their interests.* From this point, feeling began to run high between the Winding-up Department and myself. I came to the conclusion that influences were at work to get up a case of some kind against me; and more than once I complained to the President of the Board (then Mr. Lloyd George) and to the Law Officers (then Sir John Lawson Walton and Sir Wm. Robson) of the methods the officials were adopting, and the matter was the subject of considerable correspondence, resulting, I believe, in a Departmental Enquiry. At a later stage I actually saw the Public Prosecutor (then Lord Desart), and lodged a complaint against certain members of the Official Receiver's staff. And so things went on, till in the autumn of last year an order was obtained, at the instance of Mr. Brougham, for my Public Examination. To secure this order it was necessary that Mr. Brougham should make a Report to the Court alleging fraud against me. This he did. The examination took place more than a year ago, and amongst those who were professionally engaged in it were Mr. F. E. Smith, M.P., K.C., Mr. Llewellyn Williams, M.P., and Mr. A. E. Dunn, M.P., and at its conclusion Mr. F. E. Smith, a political opponent, and to whom I had scarcely ever spoken before that time, sent me a generously worded letter of congratulation upon "the complete vindication of my honour," whilst the two other members wrote me to the same effect.

The examination over, I considered what I ought to do. During all the time covered by the events I have been mentioning I had lain low in the House of Commons, and I was desirous of taking a more active part in its proceedings. So I issued a writ against the Official Receiver for libel, in order to give him the opportunity of proving his charges before a judge and jury. But he at once flew to the Law Officers for protection, and they set up the plea of "privilege"; and, although I fought hard to be allowed to go on with the action, the Court held that however false and however malicious the Report might have been, it was "absolutely privileged," as a "step in a judicial proceeding." Then came another lull, and regarding the whole incident of the liquidation as closed, I settled down to my parliamentary and journalistic work.

And at this stage of the story my lips are sealed. Not till I step into the witness-box and swear to "tell the truth—*the whole truth*," am I at liberty to refer to confidential interviews *and documents* showing that my REAL OFFENCE is a refusal to be gagged by PARTY DISCIPLINE. But that oath will release me.

Meantime, I must submit to the indignity, the humiliation, the financial loss, the strain, the disorganisation of my work and the suspension of my public career by defending charges made at the instance of a Liquidator of my own selection, relating to the affairs of a company wound up by the Court at my own request; whose debts I have personally assumed (risking bankruptcy a hundred times for doing so); whose shareholders almost to a man have placed their interests in my hands; in which I sunk nearly the whole of my fortune—and which charges I challenged the same official, a year ago, to justify by coming out into the open, like a man, submitting himself to cross-examination and to liability for costs if he failed. *Now I prophesy that he will not dare to go into the witness-box*, and whatever the result of the case, the entire cost of the defence of my co-defendants, which loyalty to my staff demands shall be the ablest the Bar can produce, will fall upon me. It is a wicked business.

Readers, Friends, Constituents—I am a strong man, accustomed to battle; but my heart, though I hope still brave, is very full—and I sorely need your help.

HORATIO BOTTOMLEY.

"THE KAISER'S BRAIN TROUBLE"

A LOVE LETTER.

When Kaiser Wilhelm published his last indiscretion in the *Daily Telegraph* he expressly stated through his interviewer that he was conscious of committing an indiscretion, but that certain ends may excuse such indiscretion. We are making use of the Emperor's own "allerhoechstes" argument. The publication of the Kaiser's remarkable love letter would be an indiscretion if circumstances did not render such publication justifiable. The letter has—together with other documents—been in our possession for several years without our having thought of committing the same to the glare of publicity. But the Kaiser has again wilfully and recklessly produced a crisis which may have caused—and may still cause—enormous mischief, and our aim is to show that the words and deeds of this extraordinary man ought not to be taken too seriously; that he stands alone amongst sixty millions of Germans, excepting a small *entourage* of servile courtiers, and that the great German nation is not to be held responsible for his conduct.

The extraordinary character of the following letter can be fully judged only by those who are acquainted with the German language, because it proves that the present Emperor, when twenty-four years of age, was not able to write grammatical German. The phrases "Mein liebes suesses Dana," and "schon Menschenmenge gesehen habend," and "bist Du bereits unter diesem Namen in meinen Armen," are ungrammatical and horribly bad German. The expresson "Zukunftsmaennchen" is ridiculous and clownish.

As far as the actual contents are concerned, we should like to point out the fact that the young lover had not answered the three last letters of his loving bride, and that he excuses his omission by the number of dances and balls he had been obliged to attend!

Here is the original letter, in German, and a translation as literally correct as possible:—

Schloss Babelsberg, Februar, 1881.

MEIN LIEBES SUESSES DANA,—Ganz genau weiss ich nicht mehr anzugeben, wo mein Kopf steht, nur soviel kann ich noch bestimmt bezeugen, dass er ueberhaupt noch da ist. Von einem Ball fluthe ich in den andern und fahre zweimal des Tages von Berlin nach Potsdam und zurueck, komme auch nie mehr vor ein Uhr zu Bett, so dass ich gestehen muss dass ich anfange, etwas caput zu werden. Darum verzeihe, wenn ich Deine drei lieben letzten Briefe nicht beantwortet habe, aber es war mir ja rein unmoeglich. Gestern war ich in der andren Wohnung und fand die Leute heim Streichen der Thueren und beim Legen der Teppiche; von Moebeln keine Spur. Wie die Wohnung fertig werden soll, das ist mir ein Raethsel, aber sie muss es ja sein, also wird sie es auch werden. Mein lieber suesser Engel, uebermorgen kommst Du bereits an ganz feierlich schon Menschenmenge gesehen und gesprochen habend!—Oben standen hier schon grosse Koffer mit "Prinzess Wilhelm von Preussen" darauf! Dein Trousseau war zum Theil darin enthalten. Heute Abend in vier Tagen bist Du bereits unter diesem Namen in meinen Armen, welche Wonne. Morgen ziehe ich aus meiner alten Wohnung aus, wo ich vier Jahre gluecklich gewohnt habe. Es wird mir doch schwer, die lieben alten Zimmer ganz zu verlassen, ich habe dort meine ersten gluecklichen, unbefangensten, leichtesten Jahre meiner Jugendzeit zugebracht und eine leichte Wehmuth umzieht mich, wenn ich zurueckdenke! Doch dafuer winkt mir doch ein herrliches Loos an der Seite, in den Armen eines so herrlichen, lieblichen Weibes wie Du! Wenn ich nur gewiss wuesste, dass ich Dich so gluecklich machen koennte, als ich es moechte! Als Du es verdienst! Dies ist mein letzter Brief. Den naechsten Kuss auf Deine suesse Hand gebe ich in Wirklichkeit als Dein Dich so sehr liebendes Zukunftsmaennchen.

WILHELM.

[TRANSLATION.]

Schloss Babelsberg, February, 1881.

MY DEAR SWEET DANA,—I am not exactly able to state where my head is standing; I can only testify this much, that it is still existing. From one ball I am floating into another, and I go twice daily from Berlin to Potsdam and back; I never get to bed before one o'clock, so that I must confess I am beginning to be somewhat exhausted.. Therefore pardon me if I have not answered your dear last three letters, but really it was quite impossible. Yesterday I was in the other residence, and I found workmen painting the doors and putting down the carpets. There was no trace of furniture. How the place is to be got ready is a riddle to me, but it *must* be ready, and so I suppose it will be. My dear sweet angel, the day after to-morrow you will already have arrived quite solemnly, having already seen and spoken to crowds of people. There are already standing about upstairs big trunks inscribed "Princess Wilhelm of Prussia." Your trousseau was partly contained in them. Four days from to-night you will, under this name, be in my arms. What delight! To-morrow I am leaving my old residence where I have lived happily for four years. It is a little hard for me, to leave altogether the dear old rooms. I have passed there my first happy, most naive, most easy years of my youth, and a certain melancholy overcomes me when I reflect. But, on the other hand, there beckons to me a grand fate on the side, in the arms of such a splendid, sweet wife as you. If I only was certain that I can render you as happy as I should like to! As you deserve! This is my last letter. The next kiss on your sweet hand I give in reality as your very warm loving little-man-in-the-future.

WILHELM.

THE CORPS OF COMMISSIONAIRES.

We have received a good deal of correspondence in answer to the article that appeared in our issue of November 14th. The writers confirm our statements, and for the most part agree in their list of grievances. One Commissionaire writes:—

> Every device is resorted to to get money out of the men. In addition to the amounts you have mentioned, they also take the first week's wages off every man who gets a situation. Thus I was got my present situation as porter at 15s. a week with board and lodging, and they took 25s. off me for getting me this, 10s. as the value of board and lodging and 15s. wages, at the same time informing me that should I leave the Corps, and wish to retain my situation, I should forfeit £5 to the Corps, and as they do not allow any man to have less than that sum in the bank they have you fast.

Another man writes:—

> Men engaged for temporary employment are provided with a letter—one to the employer specifying the amount of wages per day for the man's services, which he pays in the belief that the Commissionaire receives that amount, but he is mistaken, for the man's ticket is made out for what the Commanding Officer decides that he shall receive, which is always less than what has been paid by the employer. For example, the employer will pay 5s. per day, and the Commissionaire gets, say, 4s. 6d. The difference going to the Commanding Officer's Corps Fund, from which the Commissionaires derive no benefit. Fines, too, are very vexatious, ranging from 6d. to £2.

Another Commissionaire writes to point out that:—

> Whilst a man who gets a permanent situation has to only pay it one week's wages, a man who gets a temporary situation at the rate of, say, 30s. per week, pays out of that 3s. per week until he has paid 30s., and if he fails to get a permanent situation he has to keep on paying this 3s. whenever he gets temporary work. This Commissionaire says that he has been in the corps for a year, and has had temporary work the whole of the time, which means a week at one place and a few days at another, and so on—that is, he has been paying at the rate of 3s per week for getting work found for him. He is now earning for the Corps the standard tariff of 5s. per day, or 30s. per week, out of which he has to pay the 3s. tax, bank 1s., part of monthly subscriptions, 2s. 3d.; total, 6s. 3d. In the winter months, he says, one may go weeks, and not earn 5s., but must still pay his subscriptions or be in debt to the corps, which is always on the right side having got the man's savings bank deposit to fall back upon.

THE HOSPITAL BUBBLE.—IV.

By Charles Herbert.

Necessitated by the wear and tear of hospital practice there are many renewals and replacements and much washing to be done, and under the head of "Domestic" sixteen of the twenty-four hospitals do all this for an average charge per occupied bed of £11 9s. As they contain 119 more beds than the remainder it is a safe amount to take. But the others make it much more: hence I charge the undermentioned hospitals with a waste on this item of £10,949:—

Excess on domestic charges, taking as an average £11 9s. charged by sixteen of the twenty-four hospitals under consideration.

Hospital.	Beds.	Cost per bed.	Excess per bed.	Total excess.
		£ s.	£ s.	£
Brompton (Cancer)	99	24 7	12 18	1,277
King's College ..	186	16 17	5 8	1,004
Metropolitan ..	106	16 13	5 4	551
Bart.'s	556	16 0	4 11	2,529
Temperance ..	97	15 10	4 1	392
St. Thomas's ..	475	15 0	3 11	1,685
St. George's ..	350	14 12	3 3	1,102
London	790	14 10	3 1	2,409
				£10,949

This brings, with the amounts already mentioned, the total excess on only five items to £70,561.

We come now to one of those charges which Poplar and Mile End experience has shown to be often the open door for jobbery. I refer to repairs. There are startling inequalities amongst the hospitals in this item, and I will bring them out in the form of a catechism.

Q. What is the average rate spent per hospital per annum on ordinary repairs?

A. £365 is the annual average spent per hospital by eighteen of them.

Q. And what by the other six?

A. Their average is £3,285, or nine times as much.

Q. Have they a greater quantity of occupied beds to account for this?

A. No! Only 433 more all told.

Q. What then is the actual excess compared with the other eighteen?

A. £11,580.

Q. Who are the chief offenders?

A. Guy's, which spends £14 6s. per bed; St. Thomas's, which asks £7; Bart.'s, which asks £6 5s.; Brompton (Cons.), which asks £3 9s.; and St. George's, which asks £3 7s.; the other eighteen asking only £2 11s. 6d. per bed.

Q. It looks like a case for enquiry then?

A. Never one more so!

But does the reader see that these are only *ordinary* repairs? There are also extraordinary repairs to be done, constituting an enormous annual charge.

Eight of the hospitals do without any and they contain a quarter of the beds. Twelve others spend £3 9s. 4d. on every occupied bed and contain another quarter of the beds. But when we come to the other four, Bart.'s, London, St. Thomas's, Guy's——!

Yet, I maintain that there is something very wrong even with those twelve hospitals that have to spend £2 11s. 6d. (ordinary) and £3 9s. 4d. (extraordinary), totalling to £6 0s. 10d. per bed per annum (see below), but compared with these four others theirs is a mild offence. In Guy's *extra* repairs cost £14. 0s. 8d. per bed, in St. Thomas's £8 14s., in London £6 12s. 9d., in St. Bart.'s £5 12s. 2d. Judged, even by the twelve other sinners, this means an excess on extra repairs of £11,726 in these four hospitals; a total leakage on the ordinary and extraordinary repairs of £23,306. And all this says nothing of their building funds, which reach to marvellous totals.

Now, then, we are in a position to show the actual waste in these twenty-four London hospitals—

	£
On provisions	11,912
„ fuel and light	12,300
„ nursing	17,000
„ workers' wages	16,400
„ domestic	10,949
„ repairs—	
ordinary	11,880
extra	23,906
	£105,447

Surely £105,000 excess, proved with the calculations before your very eyes, is sufficiently startling, especially when it is remembered that King Edward's Fund strives to raise £5,000 less than this wasted amount.

Now what about the provincial hospitals that have £1,963,000 to administer, compared to the £687,000 income of these London institutions? The actual right average cost of patients in the London hospitals works out to 32s. 1d. per bed per week. Well, the provincial hospitals contain 14,786 beds, and if they square with this amount they will spend annually £1,228,070; but as a matter of fact they spend £1,318,580, or £90,000 more, and it is all put down to the demon of "extraordinary expenditure."

This means a charge of £6 1s. 9d. for each occupied bed in the provincial hospitals, and as £6 0s. 10d. has already been allowed for ordinary and extraordinary repairs in the 32s. 1d. per bed per week, it actually means that every occupied bed in these 139 provincial hospitals costs £12 2s. 7d. per annum for the repairs they entail.

I think I have fulfilled my promise and shown from reasonable figures the wastage of £105,000 annually, and lastly another wastage of £90,000 on the score of the provincial hospitals.

I have said nothing about the leakage in medical or official salaries, or printing, postage and stationery. However, by following the same method I can show an excess on (medical) of £5,852, (official) £6,529, (printing and postage, etc.) £2,134, or in round numbers of another £14,000, but we will simply take the whole as £5,000, and this with the two huge amounts quoted, makes the £200,000 excess.

This kind of thing will never *do!* Except the subscribers who pay so generously to keep this state of things on.

Now you will be surprised to hear my remedy for this state of things. It is this: multiply local hospitals, with 100 beds in them and a hall capable of accommodating a daily attendance of 200 out-patients. If you could divide the twenty-four London hospitals thus then you would have 555 hospitals easily reached and locally managed and staffed.

Mark what would follow. It would prevent huge buildings and any opening for jobbery in their management, and prevent extravagance escaping notice. Let the sum total to be allowed for cost amount to 32s. 1d. per week per occupied bed.

On the other hand, it would encourage the multiplication of specialists, by providing more opportunities for their practice. You don't think they would consent to serve? Then look at the Cancer Hospital with its ninety-nine beds, and see the highly-placed surgeons on its staff. Serve, of course they would! It is the only way to advertise your special skill, so long as the present antiquated notions of medical etiquette exist.

I assert fearlessly that all of these doctors should be paid far better and that there should be more of them. A hospital appointment ought to be worth getting and competing for, apart from the *éclat* attaching to it. A Hospital Board ought to be formed, with no medical members on it to favour their own schools, and all the appointments should be thrown open. So ought the official salaried appointments. Every hospital's accounts should come before public auditors and no extraordinary repairs should be undertaken without the consent of the Central Hospital Board, while the reason for any excess over the scale charge of 32s. 1d. per week per occupied bed should be clearly assigned. No building funds should be allowed to be started unless recommended by this Central Board, and the Board itself should be composed of salaried men.

A great deal of waste could be stopped in printing the reports of hospitals. Pages on pages are now printed detailing analyses of cases, which no one wants to read. The public would be interested in a balance-sheet drawn up simply stating the cost of provisioning the patients and the staff separately, and the exact number of the persons on the staff, with the salaries paid to each. Sundries, an enormous item, should be specified, and the Central Board should issue an annual report detailing every penny spent in these hospitals, as Sir Henry Burdett has striven to do. This, if arranged in order of cost, would show the offenders and bring them into line. That they need bringing into line and that I have far understated the case is seen by this final fact: If the 20,341 occupied beds in the London and provincial hospitals spent at the reasonable scale of 32s. 1d. per bed per week, they would only spend £1,696,708, as it is they spend £2,219,681, or £522,973 more.

IRISH CIVIL SERVICE WASTE.

By an Irishman.

The Civil Service in Ireland is deplorably overmanned, the country is overburdened with Government departments, many of which overlap, and the cost of running the country is double what it should be if the pruning knife were used to cut away the rotten portions of the tree of good and evil known as the Castle. Lord Macdonnell would willingly have applied the knife—or even a big saw. He did apply the smaller tool as a matter of fact, and found, as every other Under-Secretary has found, that though chief of his department, he was not boss of his officials, and therefore his pruning was only tentative.

What is wanted in Ireland is a big commonsense commission to overhaul the whole departmental system, to cut down the Civil Service staffs and make those who remain work, and to abolish a percentage of the useless bureaus, in order to lessen taxation, and do away with some of the red rags that anger the political bull. Take, for instance, the Land Department and the Congested Districts Board. To a large extent the latter runs parallel with the former, and competing with them in a considerable measure is that other expensive establishment, the Agricultural Department. The Congested Districts Board exists to teach agriculture and to shift peasants from crowded districts to where plenty of land is available; the Agricultural Board is supposed to teach agriculture, and the Land Commission, in addition to purchasing estates, vies with the Congested Districts Board in relieving congestion!

These departments are grossly over-staffed, and underworked, and over-paid, although the outside public, who are mere taxpayers, are led to believe otherwise. The dilatoriness of the Land Purchase Department is proverbial. It affects the working of the Act, and angers those interested in its operation.

The competing show—the Congested Districts Board—is even worse. It partakes of the dual character of a dormitory and a playground, and many members of the staff are hard put to it to kill time.

The Agricultural Department defies criticism. It would take a volume to do justice to it. If you write for a leaflet telling you how to grow potatoes you wait a long time for it, and after correspondence, and a "snorty" final letter saying what you think of the department, you get a foolscap envelope containing the leaflet, plus a letter of apology from one of the heads, plus another letter of explanation from one of the underlings. This suggests that the stationery used by the department is of a cheap brand. The Dudley Commission on Congestion the other day finished its labours, which consumed more than eighteen months, and cost a fortune. The report of the majority recommends that the powers and operations of the Congested Districts Board should be extended! Why, commonsense argues that the expensive department should be abolished, its agricultural work handed over to the Board of Agriculture, and its migration business transferred to the Land Commission department, which at present overlaps it.

But this would do away with patronage and jobs, and would introduce absurd commonsense into the Irish Government, which would be bad for the nerves of the public if sprung too quickly. Jobs! Ireland is a hotbed of them. And of family rings. Why in the legal profession, as in the Government departments, jobs are handed down from parent to boy and from uncle to nephew as certainly as the family lace descends from mother to daughter. For instance, in the Four Courts you have the "Ashbourne set," installed all over the place by the ex-Lord Chancellor. If you threw a brick through any of the windows or skylights in the great building you would probably plunge the various branches of the Ashbourne family in mourning, for you would be likely to kill a Gibson or a Colles, or one of their relatives. All the offices of the courts could easily be grouped into one and efficiently worked by a small staff. But that would not do, since it would abolish jobs and deprive worthy young men of a State-provided room, with fuel and light, in which to read the morning paper, and trim their nails, and yawn, and pull big pay. Big pay! There are old chaps who hobble into the same courts during the short season when the law machine is grinding, to spend an hour or two and sign half-a-dozen papers. Judged on the commercial basis their work is worth about £50 per annum, but they draw much bigger pay than the boss of a first-class British battleship.

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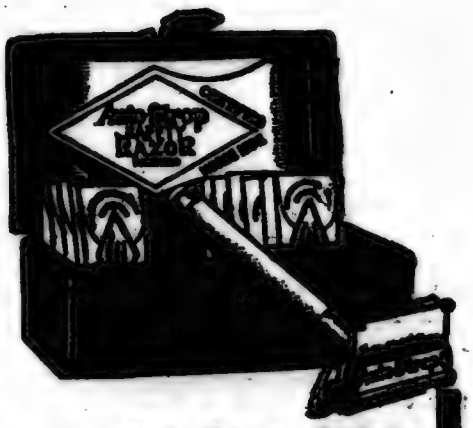

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OUR NAVAL UNREADINESS.

There has been a good deal of talk, both in Parliament and outside, as to the condition of the Navy during the crisis over the Near Eastern question. The Admiralty, after much shuffling, have been forced to confess that the whole of our nominal naval strength was not available, but their interrogators have not succeeded in drawing from them any comprehensive statement as to the condition of things in the neighbourhood of these islands at a time when a first-class European conflagration seemed not only possible, but probable.

It is a constant claim on the part of the Admiralty that the redistributions of the fleet carried out in recent years have, at the expense of the rest of the ocean, rendered our position in the North Sea and adjacent waters indisputable. Nominally—it is wonderful how many times it is necessary to use that word in talking of the Navy—this is perfectly true, for the Navy List gives us in Home waters a strength of twenty-six battleships and sixteen armoured cruisers, all in full commission, and a huge number of vessels—about two hundred—in the nucleus Divisions of the Home Fleet. The fully-commissioned force is made up of the Channel Fleet (fourteen battleships and six armoured cruisers), Atlantic Fleet (six battleships and four armoured cruisers) and Home Fleet, Nore Division (six battleships and six armoured cruisers). The fully-commissioned strength of Germany in the North Sea consists of sixteen battleships (with two in reserve, fully manned) and four armoured cruisers, so that on paper the British superiority is ten battleships and twelve armoured cruisers.

But battleships are of no use unless they are ready for war—they are only a waste of money; and battleships which are ready for war are of no use if they are a week's steaming distant from the likely scene of hostilities. Russia had a great nominal advantage over Japan; but in the first place her ships were not ready for war, and in the second they were sent out to the Far East in driblets, and met the inevitable fate of divided forces.

How did our great superiority over Germany stand during the Near Eastern crisis? In the first place, let it be made clear that the criticism of the disposition of the fleet is not a matter of one day only. In reply to Mr. Walter Long, Mr. McKenna declared that "it was only by taking one particular day that one arrives at the fact that so many ships were absent," the day being September 23rd. Let us take October 1st.

On that day the fourteen battleships of the Channel Fleet were distributed thus: In dockyard hands at Portsmouth, *Britannia*, *Hindustan*, *Swiftsure*; in dockyard hands at Devonport, *New Zealand*; in dockyard hands at Chatham, *Dominion*, *Irresistible*, *Triumph*, *Bulwark*. The *London* was also at Portsmouth. The *Bulwark* left Chatham on October 2nd, but as she had a new crew on board she was practically an ineffective unit, and would remain such for at least three months. She left for the Irish coast to calibrate her gunsights. There were, therefore, no fewer than nine of the fourteen Channel Fleet battleships absent from the flag. Of the remaining five, on the day we have chosen, the *King Edward VII.*, with the Commander-in-Chief on board, was at Golspie, the *Commonwealth* and *Hibernia* at Helmsdale, the *Venerable* on passage to that place, and the *Africa* between Scarborough and Nairn. And "Concentrate to command" is one of the axioms of naval strategy!

Of the Channel Fleet's six cruisers, the *Hampshire* and *Roxburgh* were in dockyard hands—the former at Portsmouth and the latter at Devonport.

The Atlantic Fleet would have been equally useless in the event of sudden trouble. Of the six battleships the *Albion* was refitting in Gibraltar Dockyard, and the remaining five were somewhere between Bantry Bay and the Straits. The attached squadron of armoured cruisers (four ships) was in South African waters. Altogether, therefore, the available strength of the Atlantic Fleet was exactly *nil*.

Lastly, there is the Home Fleet. Of this collection of ships (there are four distinct types in the Nore battle squadron of six!) seven were at Cromarty during the crisis, and therefore in the most favourable position for action. Of that number, however, three were manned with only nucleus crews, and were therefore useless for war. An eighth battleship, the *Illustrious*, also manned with a nucleus crew, was between Sheerness and Cromarty. There were sundry other cruisers—all nucleus crew ships—and the only squadron with 100 per cent. of fighting value was the Fifth Cruiser Squadron of six armoured vessels.

"Ready, aye Ready!" used to be the motto of the Navy. The following figures show its readiness during the most serious European crisis since the South African war:—

Channel Fleet—		
Battleships	5 out of	14
Armoured Cruisers	4 „	6
Atlantic Fleet (in Home Waters)—		
Battleships	0 „	6
Armoured Cruisers ..	0 „	4
Home Fleet—		
Battleships	4 „ (full crews)	13
Armoured Cruisers	6 „	9
	19	52

If all the armoured vessels in each of the divisions of the Home Fleet are included its record is ten ships ready out of twenty-seven. The German High Sea Fleet is fully manned and was at full strength during the crisis, one absentee being made up with a reserve unit. It could have destroyed the British forces piecemeal if Germany had, as everyone knows she will, pounced on them suddenly without that obsolete formality known as a "declaration of war."

AMONG THE LAWYERS.

Before the Criminal Appeal Court a few days ago Jane Elizabeth Maurice appealed against a sentence of 5 years' penal servitude, passed upon her by the late Sir R. Littler, at the Middlesex Sessions, for stealing a penny. In defence of a sentence which upon the face of it seemed, as Mr. Justice Channell admitted, "startling," counsel said that Sir Ralph Littler took into consideration the woman's record since 1884. It appeared that the prisoner obtained a collecting box from the Victoria Hospital, Chelsea, and going to New Southgate received a contribution of one penny. It was this penny for which she stood her trial, and was sentenced to five years' penal servitude. According to Mr. Justice Channell, who was the mouthpiece of the Court of Appeal in confirming the sentence, this particular theft of a penny was part of a systematic series of frauds which had been going on for some twenty-four years. But the woman was not charged with committing any one of these frauds. What she was charged with was stealing a penny. As to the series of frauds, the woman had expiated them. She had stood her trial, been found guilty, and punished. Does Mr. Justice Channell mean to say that she is to be punished twice for the same offence? It is a novel proposition of law, and cannot be reconciled with equity.

LEGAL ANSWERS.

Compensation Act, 1906.—D. H. R. (Grangemouth).—The employer is bound to pay on the receipt of the person to whom the money is due, but cannot insist upon the employee calling personally at his place of business for payment. There is, however, no obligation on the employer to remit the money to the employee at his residence.

Land Sold for Rates.—S. H. (West Kilburn).—The Corporation had no right to sell the land, and it has been decided that in such circumstances they can give no title to it. You are therefore entitled to recover it, and the best thing you can do is to go to a solicitor and state the case. The case we refer to was decided by the High Court about three years ago, and is Wealdstone U.D.C. v. Evershed (1905).

Water Rate in Advance.—A. N. (Shepherd's Bush).—You have received a demand for water rate for two quarters from March to Michaelmas, and you having declined to pay till after the latter date, find that the Water Board threaten proceedings. The law enables the Board to demand water rates not more than one quarter in advance, and they have demanded one quarter in arrear and one in advance, which is the usual practice all over the country. They are not entitled to demand both in advance, but have given you credit for one in arrear, and are therefore entitled to have the other in advance. You have no defence, and, if you resisted this lawful demand, you would lose and have to pay costs.

Liability of Councillors.—J. H. (Barnsley).—You can see a list of shareholders of a limited company at the offices of the company or at Somerset House. If a councillor is engaged in a contract with his corporation, he is liable to penalties and to lose his seat. You should apply at the public library for Rawlinson's book on the Municipal Corporations Act, 1882, which will give you all you seek.

Parental Rights.—Bullits (Liverpool).—The girl can refuse to obey her mother if she chooses, but it seems to us to be very undesirable to keep her in defiance of her mother's wish, as it might promote a breach between them, and the girl would be placed in a difficult position if you for any cause dismissed her.

Annoyance.—Provincial Clerk (Newcastle).—If the annoyance takes a form which is likely to end in a breach of the peace, you can summon the man for inciting you to such breach, and get him bound over to be of good behaviour.

Fireman (G.W.R.).—Your mother should apply at once for a form at the Post Office and make her claim. She should state that she has no income but that the value of her lodging with you is less than £21 a year, and she would then be entitled to 5s. a week.

Small Holdings.—M. M. (Herts).—You would not be entitled to an advance of capital, under the circumstances stated, for building the houses proposed.

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"VOTES FOR WOMEN."

By Jim Crow.

[We desire it to be distinctly understood that we do not identify ourselves with Mr. Crow's views on this or any other question.]

I have been violently prejudiced against the agitation for female suffrage by the antics and offensive monkey tricks of the protagonists. When a silly jade rang a bell and prevented a great statesman from making one of his wonderful speeches, thereby robbing posterity of a priceless jewel, I felt that I should like to seize the Irish inebriate (inebriated with the verbosity of her hateful bell) and tease her with the cucking-stool or some other castigation appropriate for scolds. The importunate widow is all very well, and her policy is quite likely to succeed, but it will be more popular if it avoids the restriction of pleasure. A speech by Mr. Churchill is a joy for ever. We not only read it in our newspapers, but we learn it by heart and commit it to our gramaphones. Anyone who interferes with the expression of literary and oratorical masterpieces is a public enemy—a pirate like the Austrian Government. I am very glad to find that Miss Maloney has gone to prison, and I hope she will remain there for a very long time. Rotten eggs are too good for such as she.

A Bright Particular Star.

But I am very unhappy about my dear Miss Christabel Pankhurst. She is not only amazingly clever, but, if I may believe the picture papers, extraordinarily beautiful. If everyone resembled Miss Christabel Pankhurst, there would be very little hesitation about conceding votes to women. Her worst enemy cannot dream of suggesting that she is actuated by selfishness, or a desire for advertisement. She does not ring bells, or make herself a nuisance, or behave like an idiot. She seems to possess all the attributes of a great lawyer and a great administrator. It seems to me to be monstrous that anyone, of whatever sex, should be subjected to all the cruel persecution of prison as a punishment for participating in a campaign which, after all, is reasonable or, at any rate, plausible.

Would They Be Grandmotherly?

Women are much more human than men, much wiser, less prone to drunkenness and extravagance. I am not sure that they would not be better legislators. They might incline to impossible schemes for the regeneration of humanity, but, after all, that form of lunacy already obtains among men. If I imagined that female suffrage would mean the stoppage of my beer, an obligation to me to go to bed at ten o'clock at night, and other forms of grandmotherly tyranny, I should resist it to the very last ditch. But there are already plenty of grandmotherly legislators who are supposed to be members of the male sex, and I refuse to imagine that a worse state of things would be induced by the concession of votes for women. After all, women are allowed to vote at present for municipal elections, and there is no reason for imagining that they would be more dangerous if they had the parliamentary franchise. After all, they would hate to be called grandmotherly.

Childhood Suffrage.

Some months ago I attended a dinner of female suffragists at the National Liberal Club, and, there being a great dearth of invited opposition, I was sorely tempted to ask whether any single argument could be preferred in favour of female suffrage which did not apply equally to childhood suffrage. Happily, however, I refrained from posing a problem which must have caused a hubbub. Children pay taxes, they are always suffering from legislation, they are now, for instance, to be deprived of their cigarettes, and they have nothing to say about the disposal of their fortunes. The Lord Chancellor has even tried to legalise infanticide. I do not see any reason why anybody should be annoyed if the brats began to rush the House of Commons, climb statues, and make themselves a general nuisance until they got the vote.

Indirect Influence.

I once heard a lady at a public meeting say that it was unnecessary for women to clamour for the vote because. if they were worth their salt, they usually had it already, I suppose that meant that they could exercise undue influence or backstair authority, or whatever they pleased to call their mother wit. That is all very well, but unfortunately for these vicarious voters, we possess an institution call the ballot. Many a man is ready enough to promise a lady to vote according to her behest either for the sake of peace and quiet, or politeness, or perhaps a

EVERY : PIPE : SMOKER : OF EXPERIENCE knows that the tobacco he wants must have these three qualities—*coolness, aroma,* and that subtle property one terms *flavour,* for lack of a better description. Otherwise it will not do. Of the three, *coolness* is least often found. Yet it is essential, for a man cannot burn his tongue and please his palate. In

Chairman

the three are found in combination. It is a fine mixture that yields a lasting pleasure to the votary of the pipe—always fragrant, always pleasing, cool to the last shred.

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the same but fuller flavoured.

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kiss. But when it comes to putting a cross on a ballot paper he is quite likely to remember his own personal interests. For instance, fancy voting for the stomach tax in order to afford a fleeting triumph to Delilah! Or would any sane person with convivial tastes support Sunday closing in order to put his wife and daughters into a good humour? As a matter of fact, men are exceedingly jealous of feminine interference with politics. That is one reason why they have so long resisted the concession of the franchise. It is also a reason why Suffragettes are treated so much more rudely and harshly than any other kind of criminal. Men who would give up their seats in a tram to a lady, or take infinite pains to do her a trivial service, will push and insult, even trip up or pelt with rotten fruit, the very same person when she mounts upon a platform to proclaim her rights. Look at the way male prisoners of the black-coat class have been treated. Why should not Miss Pankhurst be made at least as comfortable in gaol as the revolutionary and the debauchee?

The End in Sight.

My theory is that the women will have their votes before very long. There has scarcely ever been an agitation in this country which has not succeeded soon after becoming thoroughly unpopular. Of course, the Irish have not succeeded, and never will, though their cause remains as unpopular as ever in England. But the temperance cause, the Roman Catholic cause, even the Protectionist cause, after years of contempt and discredit, are certainly making headway. And the Government, after all, have not sufficient backbone to take vehement measures to put an end to the present nuisance. They hate having their meetings broken up and having to wrestle with disorder in the streets, to cope with cat-calls in the House of Commons. They will give way because the only alternative is to fill the gaols and call out the soldiery and wipe out the agitation with blood and thunder. This they are all the more likely to shrink from, because they are entitled to believe that the new voters will support their emancipators.

A House of Ladies.

For my part, I think the only reasonable solution will be to call a third Chamber into being and allow the women to elect its members. But the powers of the House of Ladies will have to be strictly limited. They must not, for instance, have anything to say on questions of peace and war: at any rate, until some of them have taken the King's shilling. And they must leave our Drink alone, by Jove!

SPOOF SPOOKS.

(The *Daily Mail* has arranged a Commission, consisting of well-known photographers and spiritualists, to enquire into the genuineness, or otherwise, of spirit photographs.)

They've lately arranged a Commission,
To hear, and to write down in books,
The notions of those who've a mission
To photograph faces of spooks.
And also, I'm told, they will catch and install
A ghost on a negative, features and all.

Perhaps you may think I am joking,
But photos I've seen make it plain,
That clothes which our bodies are cloaking,
In time become ghost-clothes again.
Our ancestors, thus, ride in ghosts of a coach,
With ghosts of a bodice and ghosts of a brooch.

But in case it caused thrills and sensations,
And much speculative research,
These wonderful manifestations
But happen to sons of the Church:
A Light of the Church, I might add, quite a beacon;
They'd scorn to appear to one less than Archdeacon.

But now this Commission's been started,
It, doubtless, will take careful pains
To snapshot a spook being carted
To dungeons, in shackles and chains.
And though some may think that the notion is jolly,
To my mind, it savours of mad melan-colley.

Geoffrey Peachey.

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AMONG THE BOOKS.

By Herbert Vivian.

"Eternal Youth, or How to Live Forever," by Harry Gaze (Fowler: 2s. 6d. net), is one more Yankee attempt to point out a short cut to the unattainable. The author's philosophy appears to be more hedonistic than original:

> Live the abundant life. Participate in everything that makes life natural and pleasant.
>
> To live forever, the latent, regenerative powers of being must be developed and expressed. The elements which must be exchanged between the sexes to attain Eternal Youth can only be prepared under love's influence directed by knowledge and wisdom. Regenerative marriage demands the perfect expression of agreement. A definite and clear decision to contribute to each other's rejuvenation is required. It is advised that one desiring to live the regenerative life should first take a thorough course of individual instruction from some teacher who has a knowledge of this subject. This is suggested because of the enormous importance of this attainment, and also because extremely valuable discoveries have been made which it would not be advisable to publish in this work. The actual process of marital regeneration consists of the perfect exchange of creative force during a period of mutual concentration on perpetual unfoldment and youth. By virtue of the creative unity, the bodies of the participants are sensitised to mutual suggestion. At this creative time, when positive and negative forces are blended, the impression or conception of Eternal Youth is freely received, and its influence conveyed to the most remote cells of the body through the marvellous sympathetic nerve system. The regenerative union is based upon purely reciprocal action. Each gives abundantly to the other the characteristic elements of sex and the full force of vitalising love and suggestion. In regenerative union, mind and body are nourished with elements obtainable in no other way, and lovers drink together of the elixir of life and become as gods.

The rest of the book is chiefly composed of the usual advice about deep breathing, baths, exercise, and abstinence from meat. I shall be surprised if Mr. Gaze has really discovered the secret of Eternal Youth.

Crazy books are sometimes amusing, but "Was Eve Guilty?" by Sister Emily, published at a "Temperance Book-Room," is only silly. It consists largely of conversations between Sister Emily and her daughter, whose portraits are unkindly given on the frontispiece. This is the kind of thing:—

> "Come, my child, and have a heart-to-heart talk with your mother. You are now in your eighteenth year, blossoming into womanhood, and at the most dangerous stage in life for young girls. . . . The devil of sensuality, aided by alcohol and late hours alone with young men, claims a large percentage of victims."
>
> "Well, mother, they will never claim me, for if I know a young man drinks I will not go with him. I saw a girl smoke a cigarette which a young man gave to her. She said she only did it for fun. I told her I could not see where the fun came in, and that I would not even associate with a young man if he smoked cigarettes or a pipe, or used tobacco or strong drink in any form, or if he gambled. I wish all young girls would do as I, for it would help young men to abstain from these habits. If young girls' characters were as vile as those of the young men they associate with, there would not be many weddings."

That is all very well, but the following is somewhat puzzling:—

> It is farcial (*sic*) and revolting to coin money out of a woman's tears of wounded pride and bank rolls out of her matrimonial interests. I do not believe that a bill sent in for lacerated heart-strings will have any but an ignoble effect on a woman, even if the debtor remits.

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THE HURLY BURLY.

By THEODORE DABLE.

"THE MODERN REPORTER'S GUIDE AND JOURNALIST'S COMPANION."

I have the honour to acknowledge the receipt, free of all costs and charges to myself, of "The Modern Reporter's Guide and Journalist's Companion." The author, one Henri Harding, describes himself as "an all-round journalist and verbatim reporter of over ten years' experience." With this qualification, Mr. Harding has written thirty-two chapters of instruction for all those ladies and gentlemen who are anxious to attain eminence in that calling to which he has devoted so many years of his strenuous life. Let me say at once that the price of this work is only one-and-six, and that, in my somewhat humble judgment, it is dirt cheap. I cannot put it higher than that. In the interests of good fellowship, I refuse to put it lower.

My eminent friend commences his instructive remarks by stating that the occupation of newspaper reporter is one of the noblest a man can select. This should comfort old hands in their manifold afflictions. Having opened the ball in this handsome way, the author recommends the budding reporter to use a good pencil, violet colour. If he run out of the violet sort, however, I can see no reason why he should not continue with green, and, if he misplaces the green, why he should not proceed with red. It is a standing rule in all newspaper offices that a reporter cannot make his copy too pretty. When he has selected a good violet pencil, and a sufficient quantity of "ruled coarse antique paper," he may be said to be in possession of the basic professional essentials. Even so, he should prayerfully consider whether he is adequately equipped. It is not enough for him to have copious supplies of violet pencil and antique paper. He must have a divine call.

The author makes this quite clear. As he brilliantly insists, absolute self-possession, perfect self-control, unalterable mental equilibrium, sublime serenity that nothing can disturb, are the proud requisities for a reporter. He must also be as cool as an iceberg, calm as the eternal sphinx, never work on Sundays, avoid all intoxicating liquors, tobacco, opium, snuff, or drugs; be a specialist able to write more effectively upon one special subject than any living man; avoid all self-assertion, vanity, conceit, boasting, eccentricity of dress, loudness of voice, and refrain from "frequenting vicious resorts such as the public-house, the theatre, or the music hall." In a word, nobody can be a reporter unless he wears the white flower of a blameless life. But it was ever thus. If a man would be great, he must be good.

Assuming the call, the "ambitious young man" may at once enter on his practical studies in the noble art of Pitman. The author now tells him, I trust more in sorrow than in anger, that to write verbatim shorthand legibly, all connective words such as prepositions, pronouns, conjunctions, verbs, and most adverbs should be omitted. At a pinch, I do not doubt that he could also leave out the nouns and the adjectives. As a matter of fact, this is the simplest way of covering the ground quickly. The golden rule of reporting is to leave out everything to-day that nobody wants to read to-morrow.

In addition to leaving out the parts of speech as aforesaid, it would appear that the reporter has another duty to his native land. That is to say, "should the style of the speaker be commonplace, he must improve it as much as possible by substituting more appropriate words wherever advisable and leave out all improper words, all disrespectful or ridiculous statements, such as evidence lack of knowledge." I am compelled to say that I do not wholly agree with this method of reporting speeches. Though not a Tariff-Reform orator myself, I cannot agree that the author should put upon a reporter the task of invariably reporting their speeches in blank. Fair play is a jewel. They should be previously warned that any improper words, or disrespectful or ridiculous statements they may make will be taken down and used in evidence against them.

Farther on, the reporter is advised that "if your journal represents the Conservative party, then you must make the report a partisan one." Undoubtedly, this is what a well-known reporter named Sam Johnson, now deceased, used to do as a regular thing. But how can one who wears the white flower of a blameless life do this sin? With all respect to the author, I say it is an immoral use of the divine light and an outrage on the sacred memory of Isaac Pitman. The author also advises the reporter not to give detailed accounts of crime, horse races, brutal prize fights, and notorious criminals. This may be good morals, but it is bad business; and I warn the reporter that if he acts upon the recommendation he need not seek the attainment of eminence on any half-penny evening newspaper, and that he will be shut out of all the half-penny morning ones. Practically his only congenial sphere would be the theological and statistical organs.

I am sorry I cannot follow the author through all the mazes of his learning, wisdom, virtue, and eloquence. I have only space to note that in reporting bazaars, the reporter should make his account "as brilliant as possible, forming a word picture that will long be remembered by all who read it"; that he must never ask anybody to give him a programme, but, I suppose, bang down his penny like a gentleman; and that in writing a descriptive, he "should use his eyes properly and see everything that he ought to see, whether it is possible or impossible for him to do so." After all this, who can doubt that reporters, as our author remarks in a vivid flash of thought, are born and not made?

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No. Why? Because you are not a trained man—not thoroughly trained in some special high-salary branch of a profitable business or profession.

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If you were that highly trained man you would have the employers knocking at your door instead of you knocking at theirs.

Well, why not be a trained man? You can be—and we can help you. Why don't you let us? The long winter evenings are here—that's the time to study and prepare yourself for the big money jobs.

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OPEN LETTERS, POST-CARDS, AND TELEGRAMS.

To Sir Charles Mathews, Public Prosecutor.

Sir,—So you have decided to prosecute me! Do you remember the last time we met? You were one of the Counsel for the Crown in the Hansard Union trial, weren't you? And "with you" were Sir Charles Russell, Attorney-General, Sir John Rigby, Solicitor-General, Mr. C. F. Gill, Mr. Sutton—now one of His Majesty's Judges. Do you remember how you foamed and hissed at me—so that I described you to the jury as a "hissing cobra"; do you remember those elaborate notes you made for the use of the Solicitor-General in his final speech; do you remember how you kept whispering spiteful suggestions into his ear and tugging away at his gown till he turned round and said, "For heaven's sake, be quiet"; do you remember what you said to Gill as, after I had made mince-meat of the lot of you, the jury filed through the well of the Court and shook hands with me? I was a very young man in those days, and I have learnt much since; *evidently you have not.* John Bull.

To Admiral of the Fleet Sir John Fisher, G.C.B., O.M., G.C.V.O., LL.D., First Sea Lord of the Admiralty.

Dear Admiral,—I wonder what Lloyd George thinks of you and your "economising" manœuvres of the past three years. In 1905, you may remember, you told me that my "strategical requirements demanded the output of four large armoured ships annually," and in that year that number of battleships and cruisers was actually commenced for the Navy. In 1906, the Liberal party, pledged to economy, followed the Tories in office, and on your advice—because you are the Government's principal naval adviser—the shipbuilding programme for 1906 was reduced to three ships. You recommended the same programme in 1907, although in the meantime Germany had adopted a new Navy Bill, increasing her rate of construction, and augmenting the size of her battleships by four or five thousand tons. Finding, possibly, that these reductions brought you considerable favours from a trusting Government, you still further whittled down the programme this year to two ships.

The Chancellor of the Exchequer, I have no doubt, was very grateful for your advice; but what is the sequel? Mr. Asquith has now declared his acceptance of the principle that our Navy must be equal in capital ships to a combination of the two next strongest Powers, plus a ten per cent. margin. I am not going to enter into any mathematical calculations here, but you know as well as I do that if we are to have a two-Power standard in *Dreadnoughts* by 1911 we must lay down eight battleships and armoured crusiers next year. Just take note of that number. Out of the "four armoured ships annually" demanded by my strategical requirements you "saved" one in 1906, one in 1907, and two in 1908. What is the result? Why, next year I shall have to commence not only the four of the recurring annual programme, but the four which my Ministers, acting on your advice, have "saved" in the last three years. No wonder the Chancellor is looking around for hen-roosts. John Bull.

To His Imperial Majesty Pu-Yi, Pekin.

We, John Bull, by the Grace of God and the Will of the People, Sovereign Rulers of the Press of Great Britain and Ireland and Our Dominions beyond the Seas, to Our trusty and well-beloved Brother Pu-Yi, Emperor of China, greeting. We have received the notification of Your Majesty's accesssion to the Throne of Your Divine Ancestors, and hereby proclaim Our benevolent desire that Your Majesty's reign may be happy and glorious. At the present moment Your Majesty reminds Us of a young bear with all His troubles before him, and We notice that You have already begun to express Your Imperial displeasure by crying day and night in consequence of the removal of your favourite nurse. However, You are assured of the full sympathy of Your Imperial Brother, the Almighty William, Who has also suffered recent tribulations at the hands of His servants, and Who has publicly expressed His desire that You may be safeguarded against the yellow peril, which is forever threatening You from the neighbouring Empire of Japan. We hereby raise Our Imperial glass and wish Your infant Majesty the best of good luck.

John Bull.

To Will Steadman, Esq., M.P., House of Commons.

Dear Will,—I noted your exclamation in the House the other evening. "This House is degenerating," you said. "It has come down to the level of a vestry meeting." However much you may think so, I do beg that you will not say so: I mean, do not say so openly, with the reporters about—or the constituencies may believe you. Be worldly in your wisdom, my boy. Never throw stones at a jury to whom you have to appeal. Take 'em, as you find 'em, say the nicest things about 'em even if you have to say the nastiest things to 'em. In future, please understand that the synonym for M.P. is not "vestryman." It is "heaven-born legislator"—although I *have* heard the magic letters alternately translated "Mud Pusher" and "Misleader of the People!" John Bull.

To His Worship the Mayor, Town Hall, Exeter.

My dear Mayor,—News has just reached me, that the vogue of the merry-widow hat is rapidly increasing in your town, and that ladies wearing this stupendous head-gear are being seriously incommoded in entering and leaving the tramcars. The streets are very narrow, and therefore the tramcars are necessarily small, but could not you influence the corporation to widen the doors? As matters are, the merry-widow hat brigade have either to remove their hats, pass in and out sideways, or climb to the top, where they are at the mercy of all the winds of heaven. In the sacred interests of the more tremendous millinery, pray give the claims of the *mode* immediate attention. John Bull.

To Dr. J. H. Clarke, "The Scrubberies."

Dear Doctor,—I gather that you are responsible for the momentous question, "Do we wash too much?" now agitating the readers of a ha'penny paper which lives almost exclusively upon my famous biscuits. Without going too deeply into the matter, I will admit that much may be said on both sides. You, I believe, once lost a good patient (*i.e.*, he recovered) by advising him to forego his daily tub, but on the other hand, you will remember the instance of the gentleman who, as a result of an enforced scrubbing, found a certain vest which he had lost sight of for years. By members of the Weary Willie fraternity, who, untrammelled by the iron-bound conventions of society, retain their childhood dread of soap and water, your opinion will be received with hallelujahs. But, for myself, I confess, with shame, to a decided aversion to being dirty, and though you assure me that the skin is a self-cleansing organ, I am not convinced. No doubt it is foolish prejudice on my part, but it appears to me that dirt, unremoved, accumulates, and I have no desire to acquire real estate in that way. At the same time, I allow that the thing may be overdone, and the Italian who, on being told that the English bathe every day, instantly rejoined, "What a dirty lot they must be!" scored a bit of a point. But cleanliness is next to godliness, though, personally, I would rather miss church than go unwashed. So I shall continue to take my "annual" as heretofore, and my best advice to you, my dear doctor, is—go to Bath. John Bull.

Sir James Reckitt, Hull.

Glad to have your assurance at presentation freedom of city that voice of people not always voice of God. Any further news? Bull.

Willie Redmond, M.P., House of Commons.

Accept your statement in House that you have never stolen a cow in your life. Decline to believe, however, you have never made a bull. John.

Pete Curran, M.P., House of Commons.

Have forwarded your inquiry, "Who is Mr. Grayson?" to Editor "Who's Who?". Meanwhile, expect Grayson will tell you what's what. Bull.

Master Runciman, House of Commons.

So you are about to tackle Education question. How many times does "Education" occur in the Bill? You might let me know. What a chance you have missed of settling the whole "problem" once and for all, by dropping *all* the "Denominations." Bull.

WHAT IS YOUR NUMBER?

See Page iii. of Cover.

CUTTING HIS OWN THROAT.

THE PERFORMING ASS-QUITH.

IN THE CITY.

THE KIRALFY EXHIBITIONS.

In a recent issue we said that Mr. Lyons was about to enter into certain arrangements with Mr. Kiralfy which would save the guarantors of the Franco-British Exhibition from loss, and would ensure the co-operation of Mr. Lyons and Mr. Kiralfy in the Exhibition of next year. We now learn that Mr. Lyons has retired from the new combination, and that Sir Thomas Lipton will do the catering next year. We also are informed—and it is significant when some of the statements that have been appearing in the Press are remembered—that Mr. Kiralfy has sent a letter to all the railway companies who sold admission tickets to the Exhibition asking them if they will return their commission in view of the financial failure of the Exhibition.

THE FRANCO-BRITISH MEDALS.

The managing director of a large City firm writes to us to complain of the delay in awarding medals on the part of the Executive of the Franco-British Exhibition. These awards are largely made use of for advertising purposes, and consequently a replica or drawing of the medal is very valuable. After repeated requests at the office, both personal and by letter, our correspondent has been informed in a written communication, under date November 18th, that "the designs of the medals have not yet been approved." Although the awards were made made early in October, it is not yet possible to obtain even a drawing of the medal! Surely this is a very disgraceful state of affairs!

MR. YOUDE'S BILL POSTING SCHEME.

In our issue of September 26th we referred to a circular issued by Mr. Alfred E. Carr, of Newcastle-on-Tyne, recommending the public to support a company about to be formed and to be known as the Scottish Bill Posting and Advertising Co., Ltd. Our comment induced Mr. Youde to call upon us and to protest that it was unfair. In the course of his statement he insisted that we were in error in saying that less than 200,000 shares had been applied for when he brought out a somewhat similar, but much larger company in 1897. As a matter of fact, he assured us, no less than 1,850,000 shares had been applied for. In giving Mr. Youde's statement we expressed disbelief, and our attention has since been called to the summing up of Mr. Justice Grantham in a case in which Mr. Youde sued the Manchester and District Bill Posting Co., and other bill posting concerns, for damages. Mr. Justice Grantham had occasion in his judgment to refer to the 1897 company, and this is what he said about the applications for shares:—

> It is somewhat remarkable that out of the number of shares subscribed—£1,600,000—something like £580,000 was subscribed for by three people, and £333,000 by the wife of this uncertificated bankrupt—namely, Mrs. Youde.

And later, referring to certain transactions, Mr. Justice Grantham says:—

> They show to me, if anything was wanted to show, that the directors would have been greater fools than I think they were if they had gone to allotment. It is manifest that the scheme would not work.

This sufficiently disposes of Mr. Youde's contention as to the amount of the subscription, and justifies the directors in not going to allotment, and JOHN BULL in saying, as we said on October 29th, that "the directors properly decided to return the money." Moreover, scores of applications were made by persons whose names Mr. Youde had put on the register as applicants, but who had never applied for shares, to have their names removed from the register, and orders to this effect were made by judges in the Chancery Division.

CARTER'S DEEP LEADS.

We are glad to hear greatly improved accounts from this property. The latest news is very encouraging.

INSURANCE AMALGAMATION.

In our last issue we stated that the New Era Assurance Company and the Imperial Company were being taken over by the Standard Life Assurance Corporation. It should have been the National Standard Life Assurance Corporation.

THE OUTSIDE BROKER AND REMITTANCES.

One of our readers sends us some correspondence he has had with the Central Stock Exchange, Ltd. On September 7th they wrote to him as follows—

> Herewith we beg to hand you contract for business done to-day in accordance with your instructions of June 9th.
>
> Kindly note that your calls on 500 Gt. Westerns at 23¾, 580 Gt. Easterns 71¼, and 500 Consols 88 3/16 have expired to-day.

Our correspondent acknowledged this letter on September 12th, and pointed out that credits had been omitted. In reply he received the following, dated September 15th:—

> Your letter 12th inst. is to hand. We regret we overlooked dividend, and have now credited your account with £10 13s. 9d., being dividend on 500 Japs 4½ at 2½ per cent. half year, less tax 1s. We are settling option account at the fortnight.

On October 5th our correspondent wrote to remind the Exchange that the fortnight had run out, and on the 6th he received the following reply:—

> Replying to your letter of the 5th inst., we regret that through a great pressure of business we are rather late with our booking, but will endeavour to remit your account this week.

Another fortnight having elapsed without a cheque being received, our correspondent wrote on October 15th recalling past promises. To this he received the following reply:—

> Replying to your letter of the 15th inst., we regret you should think it necessary to write in this way. We are still very much behind with booking, but will do our best to send your account to-morrow as you request.

"To-morrow" not having arrived, our correspondent wrote again, requesting cheque, but with no better result.

We direct attention to the issue of £100,000 Prior Lien 5 per cent. Debenture Stock by the Brush Electrical Engineering Co., Ltd., an issue we can recommend.

FINANCIAL ENQUIRIES.

NUTRIOLA COMPANY.—H. W. (Cork).—We have frequently warned our readers against these people. NUTRIOLA (Derby).—Write the amount off as a bad debt. We have warned our readers not to have anything to do with this Company a score of times.

NATIONAL DEPOSIT FRIENDLY SOCIETY.—VICTOR (Dartmouth).—You have read into our answer a meaning it was not intended to convey.

NON-PAYMENT OF ACCOUNT.—EVELEIGH (South Lowestoft).—We should let the matter stand for the present. There are temporary difficulties consequent upon losses, but the probability is things will be put right, when no doubt you will get your money.

STOCK EXCHANGE INVESTMENT CORPORATION.—A. V. A. (Cheddar).—We do not recommend dealings.

PANAMA BONDS.—HEADINGLEY (Leeds).—They are quite genuine. As to selling without loss, it all depends on what you gave, whether you bought from people who charge you 20 or 30 per cent. above market value. There is very little fluctuation in the price. The Bondholders' Register will give you the drawings.

TWO OUTSIDE BROKERS.—BULLITE (Abergavenny).—They are much of a muchness. Have nothing to do with either.

THE ONE AND ALL ASSURANCE ASSOCIATION.—N. L. H. (Kingsland Road).—You would have great difficulty in getting back the premiums paid. H. G. B. (Reading).—We are agreed. The matter shall be attended to. J. F. D. (Rotherham).—We will see what can be done in the matter. A. T. (Bradford).—We are sorry for the delay. See previous answers. 11 MONTHS' MEMBER (North Kensington).—The Association does its business in a very slovenly way, which may, perhaps, explain your inability to get a reply to your letters. M. F. B. (Wood Green).—Ditto. A. M. (Bromley).—We have seen the circular in which the Association intimates that after December 1st next the premiums will be increased from 1s. to 1s. 6d., in other words, they will be raised 50 per cent. This is, of course, an admission that the calculations upon which the Association based their 1s. rate were erroneous. We do not see how you can help the extra payment, if you wish to remain a member of the Association; moreover, it is better to pay a little more, if the extra payment will put the Association upon a sound financial basis, than to remain at a rate which might at any moment lead to the collapse of the concern. J. H. (Westbourne Park).—See previous answers.

FARROW'S BANK.—A. P. H. (Bayswater).—We think you may do so without much risk. W. P. (Leyton).—Yes.

LOUISE, LIMITED.—O. J. (Balham).—The position is improving, but the purchase would be very speculative.

MOTOR ENGINE AND MANUFACTURING COMPANY, LIMITED.—J. W. (Dundee).—It is kind of the Secretary to make you the offer, but if you take our advice you will keep your £100, and let him and his Company keep the promised cash and the bonuses, and the deferred shares and the rest.

CENTRAL STOCK EXCHANGE, LIMITED.—G. A. (Glasgow).—We do not think you can recover.

INTERNATIONAL SECURITIES CORPORATION.—W. M. G. (Ivor).—The drawings are to be found in the Bondholders' Register, and we can only suggest that you should send out a copy of this paper to your friend.

BRITISH HOMES HOUSE PURCHASE COMPANY.—B. J. W. (Bristol).—We think so.

SAFE INVESTMENT.—MONUMENT (Cricklewood).—We should leave your money where it is. The securities you name are very sound, and you could hardly better them, having regard to the yield you get from them. A. K. (Bournemouth).—There are plenty of investments, practically as safe as Local Loans, which would give you a considerably higher rate of interest.

TWO COMPANIES.—J. W. E. (Glasgow).—Our advice to you is not to put money into either of these concerns.

AUSTRALIAN SHARES.—TINCHA (Newcastle-on-Tyne).—Those you name would be a very speculative purchase, and we do not recommend them.

S.S. RAMSURG.—F. R. M.—It would be almost impossible to get an offer for your shares here, or to indicate their value. You would be quite within your right in requesting the secretary to give you the information you require.

APOLLINARIS COMPANY.—R. P. (Plymouth).—We think you might do worse than buy to average at about 4½, but, of course, the purchase would have its risks.

OUTSIDE BROKERS.—W. T. M. (Liverpool).—Have nothing to do with them. REDLAND (Bristol).—The waste-paper basket is the place for the circulars of the bucket shop you mention, with its "Stock Union No. 738" and the rest. JOHN S. (Linlithgow).—We would recommend neither. S. H. (London).—The answer to your question is in the negative. R. M. C. (Sculley).—Have nothing to do with them.

EQUITABLE FRIENDLY SOCIETY.—A. G. W. (Worthing).—We have no information respecting this society, with its head office at Tunbridge Wells.

CITY OF HULL PERMANENT MONEY SOCIETY.—CUNLIFFE (Hull).—The society appears to be progressive and well-managed.

CHARING CROSS BANK.—J. C. R. (London).—We must refer you to the opinion we have repeatedly given in preceding numbers of JOHN BULL. H. L. K. (Newport).—There is no available information upon which a positive reply can be given to your question

H. A. WELTNER AND COMPANY.—E. S. (Glasgow).—We cannot endorse the recommendation of this firm to buy shares in the South American Export and Trading Company.

LEYDSDORP COTTON CULTIVATION COMPANY.—BARNARD (Herne Hill).—We cannot recommend you to put your money into it.

PROVINCIAL HOMES INVESTMENT CORPORATION.—THRIFT (Norwich).—We should continue to pay in. BELOS (Sunderland).—See previous answer. A. C. (Biggleswade).—We advise you to continue. J. T. (Sheffield).—Send us the proof that you have the right to pay off at once, and we will go into the matter.

PREMIUM BONDS.—J. R. C. (Smethwick).—(1) Yes, they are quite genuine. (2) The people you name would charge you about 25 per cent. above the market value. (3) We have never heard of prizes coming to this country.

CENTRAL ARGENTINE RAILWAY.—ARGENTINE (Brockley).—Yes, fairly so.

PURCHASE OF HOUSE.—F. S. (Walworth).—We should go to the Hearts of Oak.

SELUKWE GOLD MINING COMPANY.—J. P. (London).—Not at all hopeful.

STATUS OF BANK.—BETA (Harlesden).—It is not a bank of standing or a bank at all in the ordinary sense of the term.

THE INTERNATIONAL VENDORS' SYNDICATE.—NORTH (Stamford Hill).—It would not be very desirable.

ROYAL CO-OPERATIVE COLLECTING SOCIETY.—B. F. (Gloucester).—We will look into the matter, and answer you later on.

HARROD'S STORES.—SMALL INVESTOR (Tottenham Court Road).—Yes, quite safe.

IMPERIAL BUILDING SOCIETY.—J. S. (Plymouth).—We do not know how we can help you. You made a most unfortunate selection when you put your £100 into this concern.

YMIR GOLD MINES, LIMITED.—BOLTON (Balham).—It would only be throwing more good money after bad. The same answer applies to the West Australian company you name.

INVESTMENT STOCKS.—J. L. G. (Liverpool).—We think your brokers have given you a very sound list. We would, however, remind you as to the banks, that the liability upon the shares is a very heavy one, although it is unlikely that calls will be made.

TWO BUILDING SOCIETIES.—W. M. M. (Westcliffe).—Either the Perpetual, of New Bridge Street, or the Hearts of Oak, should serve your purpose.

THE BRITISH EQUITABLE BOND AND MORTGAGE CORPORATION.—E. C. (Camberwell).—You seem to have put yourself in the wrong by falling into arrears. F. B. (Liverpool).—This concern was registered in April, 1899, the nominal capital being £10,000 in £1 shares, and, according to the balance-sheet under date October 12th, 1907, the number of shares issued was 3,650. At the general meeting, November, 1907, it was stated that its ex-directors had disposed of their shares, and that a controlling interest had been purchased by Mr. W. Corrie Jones, managing director of the Premier Industrial Bank, Manchester, and some others. It was also stated that the capital would be increased to £100,000, but this does not seem to have been done. We do not recommend investment with this concern.

NATIONAL TEMPERANCE LAND AND BUILDING COMPANY.—J. R. C. (London).—They could only be disposed of by private negotiation.

SONS OF TEMPERANCE BENEFIT SOCIETY.—REDLIFF (Minories).—It is all right.

RAILWAY DEBENTURE STOCK.—THRIFT (Dunstable).—Furness 3 per cent. debenture stock would give you practically what you want. You would have difficulty in getting debenture stock of a very leading railway to give you 4 per cent.

COALITE SHARES.—A. V. S. (Bristol).—They are very speculative.

AUSTRALIAN DEEP LEADS TRUST, LIMITED.—A. T. (Manchester).—There are no dealings, and we cannot advise you to increase your holding.

INTERNATIONAL SECURITIES SYNDICATE.—F. R. P. (Glasgow).—You should apply to the liquidator.

VARIOUS COMPANIES.—R. A. H. (Peckham).—Most of these companies are nominally alive, and that is the most that can be said for them.

SALE OF CONSOLS.—CONSOLS (Cardiff).—(1) We see little likelihood of much improvement in the price of Consols. (2) Yes, for all practical purposes the University Life Assurance Society would be as safe as the Post Office. It is a high-class office, although necessarily limited by its constitution in the amount of new business it gets

D. H. EVANS AND COMPANY.—You have omitted to send us your name and address.

THE COUPE COMPANY.—C. S. (Dublin).—We think not.

THE CENTRAL STOCK EXCHANGE.—J. H. D. (Castleford).—We do not know what you can do except issue a writ, and then you run the risk of the Gaming Act being pleaded.

CO-OPERATIVE PERMANENT BUILDING SOCIETY.—R. J. W. (Lavender Hill).—We are not much in love with these fanciful schemes, and should advise you to keep to the Birkbeck Bank. We return your papers.

BRITISH HOMES ASSURANCE CORPORATION.—A. B. (Sheffield).—Yes, We will try and do what you want next week BULLITE (Fleetwood).—The answer is in the negative. W. H. (Aldershot).—Ditto. A. K. (Fleetwood).—Ditto.

BRITISH ENTERPRISE INSURANCE SOCIETY.—J. S. (Lambeth).—We should prefer another selection.

NATIONAL OLD AGE PENSION TRUST.—R. A. C. (Ramsgate).—We cannot advise you to have dealings with this concern.

THE MINES.—J. D. (Bury St. Edmunds).—1. We have no doubt you could get the shares through your bankers. The charges would be quite small. 2. The shares are £1 fully paid. They would be a very speculative purchase, and, in our opinion, not suitable for your wants.

HOMES AND SAVINGS, LTD.—A. J. U. (Walsall).—We view with distrust statements such as we find in the prospectus you send us, to the effect that the directors, having "special opportunities for lucrative investments," will be able to make exceptionally large returns to members. Why should these particular directors have "special opportunities for lucrative investments"?

D. H. EVANS ORDINARY.—W. S. (Camberwell).—We know of no sufficient reason for the fall in the quotation.

PANAMA BOND.—G. B. C. (Barryport).—If sold now you would get for it about £4 10s.

BY-MARGINALS.—TERM (Uxbridge).—Have nothing to do with them.

TWO BUILDING SOCIETIES.—R. M. (Wandsworth).—The Birkbeck Building Society is perhaps the better for your purpose, but the other is a very respectable one.

PURCHASE OF ANNUITY.—T. A. (Darlington).—Your friend would find the Mutual of Australasia would give him the best results. Its chief office in this country is at 5, Lothbury, E.C.

POSITION OF COMPANY.—Doubtful (Paddington).—It is impossible to say. The company has to reckon with a good many difficulties.

J. SAMUDA, LIMITED.—E. B. (Hyde Park).—There are very few dealings in the shares. We believe the company is doing fairly well.

INDEPENDENT ORDER OF FORESTERS OF CANADA.—J. B. (London).—We have frequently advised our readers not to become members of the Society.

CITY OF WESTMINSTER EXCHANGE, LIMITED.—VEXED (Alresford).—We do not see what you can do. You had better write off the £10 as a bad debt.

RECOVERY OF DEBT.—OPTION (Birmingham).—There is nothing to prevent your suing, but the debtors would probably plead the Gaming Act.

INSURANCE ENQUIRIES.

LONDON, EDINBURGH, AND GLASGOW ASSURANCE COMPANY.—H. J. (Birmingham).—The Company transacts a large industrial business, as well as ordinary life business.

SCOTTISH ACCIDENT LIFE AND GENERAL INSURANCE COMPANY.—G. J. (Glasgow).—Yes, the company transacts life business, as well as accident, motor and burglary insurance, and since May of last year it has transacted fire insurance. Its financial position is strong.

BRITISH NATIONAL PREMIUM INSURANCE COMPANY.—H. W. A. (Walton).—When next you are in London come and see us.

NATIONAL GLASS INSURANCE COMPANY.—J. P. D. (London).—We think your information is correct.

GLASGOW INSURANCE COMPANY, LIMITED.—W. J. H. (Birmingham).—We do not see that you can prejudice yourself by doing so.

LIVERPOOL, LONDON AND GLOBE INSURANCE COMPANY.—J. S. H. (Victoria).—Reliable? Yes, it is one of the biggest insurance companies in the country.

LANCASHIRE, YORKSHIRE AND LONDON PROVIDENT ASSOCIATION OF SALESMEN.—A. E. L. (Birmingham).—Apparently the society is not very flourishing, but we have not much information about it.

HEARTS OF OAK INSURANCE COMPANY.—F. H. (Stourbridge).—Not much we fear.

LAW GUARANTEE TRUST AND ACCIDENT SOCIETY.—THRIFT (Handsworth).—They represent a fair security.

INSURANCE OF LIFE (Catford).—We do not answer communications that are not signed.

TWO INSURANCE OFFICES.—H. S. R. (Birmingham).—Other things being equal, we always recommend an English office, and the London and Lancashire is a very good office. Whole life assurance without profits is now comparatively unpopular, and is, in fact, mainly confined to those cases in which, in connection with loss or otherwise, it is necessary to obtain the maximum of protection from the outset. It is not, however, quite certain that it will remain unpopular, or as unpopular as it is, as the desire to share in the profits may, to some extent, be counterbalanced by lowering the premium rates for without profit policies. These rates were often fixed when the mortality expectation was much more unfavourable than now, and ought to be lowered for the advantage of those assurers who want the largest possible protection. There is plenty of room for cheapening them.

EQUITABLE LIFE ASSURANCE COMPANY OF NEW YORK.—S. W. C. (Pitsmore).—Your information is correct, but we never recommend taking out policies in American insurance companies.

BRITISH ENTERPRISE INSURANCE SOCIETY.—R. E. H. (Camberwell).—We think not.

MODERN SICKNESS AND ACCIDENT ASSURANCE ASSOCIATION.—W. F. J. (Birkenhead).—We should prefer another selection.

STATUS OF INSURANCE COMPANY.—T. J. B. (Bristol).—We should prefer one of older standing.

SCOTTISH SICKNESS AND ACCIDENT INSURANCE COMPANY.—A. B. (London).—Yes.

CAR AND GENERAL INSURANCE COMPANY.—B. B. (Shepherd's Bush).—It is a very good and progressive Company.

GUARDIAN ASSURANCE COMPANY, LTD.—CAUTIOUS (Bowes Park).—Your friends have advised you rightly. It is a strong and influential company doing, fire, life, burglary, and accident assurance business, and it is one of the few companies that have the wit to keep out of the United States.

THE LIFE AND HEALTH ASSURANCE COMPANY.—J. P. (Pinner).—No.

LIVERPOOL VICTORIA LEGAL FRIENDLY SOCIETY.—D. R. (Forest Gate).—We have made enquiries into the matter of your complaints against this Company. It appears that your wife signed the declaration of the second policy that she was in good health, and that was the true basis of the contract. Two months afterwards she died of "pernicious anæmia," and the Company refused to pay on the ground that her declaration as to health was false. The doctor who attended her certified that it was impossible to say the exact time during which your wife was suffering from this complaint. It might have been two or three years, or as short a time as four weeks, but not shorter. You will see that the balance of probability is strongly on the side of your wife having suffered prior to taking out the second policy, but it is just possible that the complaint was contracted after the policy was issued. We have been in communication with the Company on the matter, and pointed out to them that the sum claimed is a small one, and that in the circumstances they might well give you the benefit of the doubt. To this they have agreed, upon your making further representation to them, and in doing so they have acted in accordance with the honourable traditions of their office. We may add that you are under a mistake in assuming that, because the Company issued a policy without a doctor's certificate, your wife was absolved from making a true statement as to her health. Her declaration, which was a condition of the policy being issued, that she was in good health, was binding upon her.

John Bull Six Per Cents.

We are prepared to deal in these shares, our present quotation being 1-1¼, *that is to say, par to an eighth premium; or, in other words, we are buyers at* £1 *per share and sellers at* £1 2s. 6d. *per share, fully paid. The shares are entitled to a Cumulative Preference Dividend of six per cent. per annum, and they possess the further right to be exchanged at the option of the holder into Ordinary Shares.*

APPLY SECRETARY, JOHN BULL INVESTMENT TRUST & AGENCY, LTD., 67, LONG ACRE, LONDON, W.C.

JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

The Late Chinese Empress.

If ever a life was a romance from start to finish, it is that of the Dowager-Empress of China. She has governed all China for many a year, yet she was not even of Royal birth—she was just one of the wives of the former Emperor. Many of the accounts of her character and career that have appeared in our papers must be very exasperating to educated Chinese over here. It is surely most galling to them to have it asserted that their country has so steadily given such whole-hearted allegiance to a tricky, immoral woman, who retained her position chiefly by wholesale poisonings. The truth seems to be that the late Empress had that wisdom, forethought, and judgment that make a great stateswoman. There was a time, when the boy-Emperor came of age, when she gave up public life altogether, even leaving Court. Then national affairs got into such a muddle that the Ministers begged her to take control once more. While this testimony to her ability would be striking in any country, it is perfectly marvellous for China, a land where women are held in very low estimation. An American lady spent some time at the Court at Pekin, painting a portrait of the Empress. The artist admired the great sovereign immensely as a woman, and thinks she had marvellous hypnotic powers. She tells a tale of how a pet bird escaped from its cage and fluttered from tree to tree. No one could catch it, until the Empress herself, holding out a twig, looked fixedly at the bird and whistled softly; in a few minutes it meekly flew down and perched on the stick. The Empress belonged to the "Manchus," who do not bind the feet of their women. This dire custom is almost universal in China for rich and poor alike. Even the lowest peasant women who work in the fields have such crippled feet that they cannot stand erect, but must kneel all day long on the hard earth. The Empress has issued more than one edict against this cruel convention, her latest decree being that no lady should wait upon her at Court whose little daughters had bound feet.

"A Little More, Please."

Experiments have recently been made to show the relationship between the food we eat and our power to perform work—mental or physical. The experimenting doctor asserts that American working men get through more labour than their English rivals for the simple reason that they are better fed. It is a doctrine that may be preached to women with special advantage. Here is the worthy medico's dictum in a neat little sentence: "Low nutrition, a low plane of intellectual life, and low wages, all go together." Quite often the whole failure of a woman as a wage-earner lies in a vicious circle—she earns but little money; hence she subsists on inadequate food; hence her work is of a low order and really not worth much money. The terribly low average of wages of female industrial workers makes it difficult for them to escape from this distressing coil; but girl clerks, artists, students—all who have a limited but reasonable amount to expend on the requirements of life, should allow a generous proportion for food. It is an investment that gives a good and quick return. Of course, I don't mean tasty luxuries. Energy, push, brain power come only from really nourishing food. Thus, let ambitious and hard-working youth remember that the human machine must be stoked—and well stoked—if it is to be safely and successfully driven at the high pressure necessary in these days of competition. "Low nutrition, low wages, and a low intellectual standard go together" might well be adopted as a new and original motto for the kitchen.

A Perfectly Lovely Stew.

The ignorant girl or young man living in lonely lodgings and catering for themselves would often be only too pleased to combine efficiency with cheapness in diet, but neither knows how to work the trick. The following recipe is simplicity itself, and so easy that the most amateurish of cooks cannot well go wrong; yet it is economical, nourishing, and tasty to boot. I will describe it very fully, so that there can be no mistake. Put on a saucepan with about six breakfast cupfuls of cold water. When it is lukewarm put in a number of pieces of beef and mutton—eightpence a pound is good enough for stew. While it comes to the boil prepare the vegetables—potatoes, a few carrots, a head of celery, and some onions. Cut into neat pieces and pop in the pot, together with a large handful of haricot beans and another handful of rice. (See what a lot of nourishing things are used, and none of them expensive.) Cut some of the potatoes quite small to boil to mash and help to thicken the gravy. Add a few allspice and peppercorns, and then let simmer for over an hour. Don't let your stew boil vigorously, not for one minute; just bubble—bubble softly. Skim it every now and then. Half-way through the cooking add a few whole potatoes. Finally put a couple of dessertspoonfuls of flour into a basin and make them into a paste with "flavouring trio," consisting of mushroom catsup, Worcester sauce, and a few drops of browning. Add liquid from the stewpot to make this paste quite fluid, then pour it into the stew, stirring energetically, or the flour will form into lumps. Let simmer a good quarter of an hour longer, then eat your stew, and be grateful to Mrs. Bull. It will keep for two days or more, a small portion heating up in a twinkling.

HOW I ESCAPED FROM THE BEAUTY DOCTORS

AND REMOVED MY WRINKLES IN THREE NIGHTS WITHOUT FACE MASSAGE, STRAPS, MASKS, ROLLERS, OR STEAMING POTS.

By Harriett Meta.

Ill-health and worry had a telling effect upon me several years ago, and brought deep lines and ugly wrinkles, which not only greatly marred my appearance, but made me appear very much older than I really was.

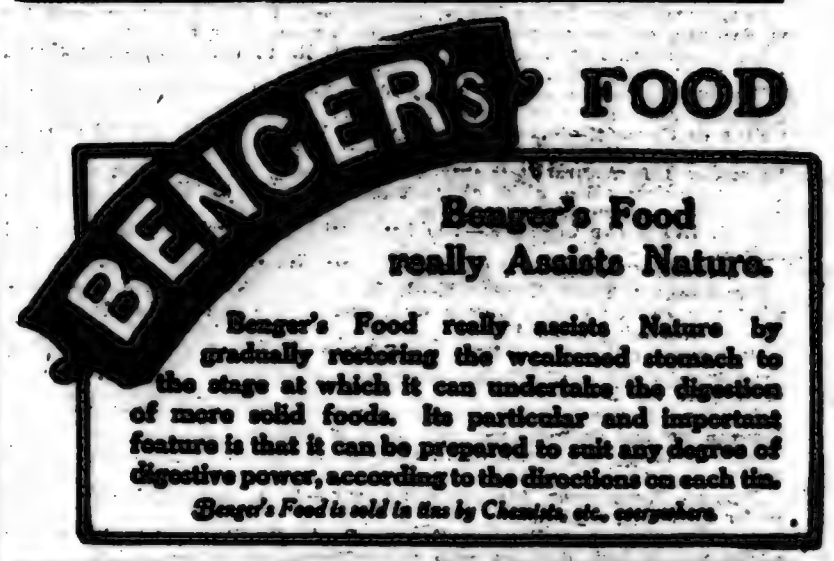
I felt my disfigurements most keenly, and realised that they were a severe handicap, both in business and social success.

I determined that I would not have wrinkles, and that I would triumph over my facial disfigurements. I tried masks, straps, face massage, steaming-pots, and Beauty Specialists, but all to no avail. My wrinkles still remained, in fact, I believe that they were even more pronounced than ever. Finally a friend versed in chemistry sympathised with me in my troubles, and gave me an idea. Flushed with hope, I set to work, and after many tedious experiments I at last discovered what I had so long sought. In three nights it completely removed my wrinkles, and when my sister saw me she was amazed. I also gave it to some of my friends, who used it with wonderful success, after which I began to make it public. I have received hundreds of enthusiastic letters from ladies in America, England, France, and various parts of the world, who have used my simple method of home treatment for removing their wrinkles, and many of them say it succeeded after practically all other things had failed. I believe that I have the only true wrinkle-remover that has ever been discovered. I do not say this egotistically, because I confess that my discovery was largely due to a lucky accident.

A well-known American Society lady writes that my treatment made her look twenty years younger. The London *Onlooker* says: "An interview with Madame Harriett Meta left me persuaded that here at last might be found the secret to restore beauty." Madame le Docteur Cherut, of Epinay-sur-Seine, says: "I am astonished at the marvellous results obtained in two days; words cannot express how grateful I feel to you for what your treatment has done for me."

I will be glad to send you the names and addresses of a large number of ladies who reported most wonderful success in removing their wrinkles with my treatment. I wish every lady to know my secret. I will send full particulars in a plain sealed envelope to anyone interested. Address Harriett Meta, Dept. 120A, 61, New Oxford Street, London, W.C.—[Advt.]

FREE. 30 SAMPLES 2D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FOOD
Benger's Food really Assists Nature.
Benger's Food really assists Nature by gradually restoring the weakened stomach to the stage at which it can undertake the digestion of more solid foods. Its particular and important feature is that it can be prepared to suit any degree of digestive power, according to the directions on each tin.
Benger's Food is sold in tins by Chemists, etc., everywhere.

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Luxurious Dining Rooms, Lounge, Smoking Room, Drawing Room, Billiard Room, etc.

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Lighted by Electricity. Heated by Steam Radiators.

Adjoining Pier and Concert Room.
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Men with good records given Liberal Terms.

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Here's a pen that business men say is always ready to write—that is a real time-saver—in counting-house and out of it. A pen that has made its way in the business world—that has become the best known and deservedly best liked of all pens. It is the Onoto, the only fountain pen that

—fills itself in a flash from any ink supply

—that cannot leak

—that writes smoothly and speedily.

It is a British-made pen that you can trust in your hand and in your pocket. It neither splutters nor scratches—nor does it leak, no matter in what position it may be carried. Price **10/6** (a little more for the new G model) at all stationers, jewellers, stores, etc.

Join the Onoto in the front rank of business—get next the only perfect pen to-day. Go to the nearest stationers and say—"An Onoto Pen, please."

Booklet about the Onoto Pen free on application to Thos. De La Rue & Co., Ltd., 339, Bunhill Row, London, E.C.

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IMPORTANT.—For those who require a larger pen with a very flexible nib, a special model—the new G—has this year been put on the market.

It is exceptional value for the money.

Try this new G at your stationers.

THE GREAT WAR OF 1912.

By Radcliffe Martin.

In the beginning, Herr Rudolf Schmidt, an undistinguished sausage-seller of Berlin, had an idea. He was unaccustomed to having ideas, so he became uneasy, and tried to communicate his idea to his friends. Some ran away from him, some smote him on the head with beer-mugs, but none would listen. At last, on an evil day, he met *the* German with *the* sense of humour. Now this German, who had just emerged from prison after his feat of arms as the Captain of Koepenick, smiled, and slapping Herr Schmidt on the back, said, "Write out this idea of thine on world-politics and before the Kaiser lay it."

So the sausage-seller returned to his home and wrote out his idea with lead pencil on twenty sheets of brown paper. Then he rolled it into a bundle and waited outside the Palace at Potsdam till the Kaiser came forth. And when he saw the Kaiser he cried, "Hoch! hoch! hoch!" continuously. So the noble Kaiser condescended to say, "Who is this virtuous and intelligent subject who hochs with such unparalleled industry?"

And the virtuous and intelligent subject made reply, "Lo, your Imperial Majesty, I am Schmidt, a humble sausage-seller of Berlin, and I desire before your magnificence my ideas on world-politics to lay."

Then the Kaiser replied, graciously, "Give the papers to the officer of my guard.

And the next day as the Kaiser sat at his desk ruling his kingdom the officer of the guard laid the papers before him.

"Ha! the papers of that most loyal subject. But they smell and the writing is unreadable. Give them to the Prince von Buelow, and if he thinks well of the idea, let it be carried into effect."

The Prince looked up from his desk when the bundle was placed before him. He was busy dictating explanations of the Kaiser's last speech to the ten offended Powers.

"Take those dirty papers away. What? The Kaiser sends them for approval. Pass them on to Herr von Schoen."

Now Herr von Schoen was in bed with rheumatism, and the Under-Secretary of the Foreign Office had double work to do. So Herr Stemrich grunted savagely when he saw the papers, and cried:

"Let the chief clerk see if they are correct."

But the chief clerk was short-sighted, and could not make out the sausage-seller's writing. Therefore he gave the papers to the deputy chief clerk, who was anxious to get away early that day, and consequently handed the documents to Peter Schill, the lowest clerk. Then Peter Schill, having no one to pass on the papers to, groaned aloud and went out to lunch. And at lunch, being anxious to cheer his heart for toil, he imbibed much Schnapps. Then when he returned he was joyful, and began to read the State paper of the sausage-seller. And it was entitled, "Thoughts on World Politics to the British Ambassador to be communicated." He read it and said to himself, "This will be a blow for perfidious Albion." So he wrote "approved" on the back of the papers, and the deputy chief clerk initialed them, and the chief clerk initialed them. And Herr Stemrich, after asking the chief clerk, "Are they all right?" initialed them also. Then Herr Stemrich took the papers to the Prince von Buelow, and the Prince said, "It is not a speech of the Kaiser's? No. Then let it be marked 'approved,' and laid before him."

So when the Kaiser saw that the papers had been approved and initialed by all his trusted officials, he handed them to his private secretary, and said, "Let this be carried into effect at once." The private secretary took the papers, read them, and not daring to question the Kaiser's orders, took them instantly to the British Ambassador, saying the Kaiser had sent them personally.

Thirty-six hours later a British fleet was bombarding Hamburg, and the German North Sea fleet had been shattered by an unexpected torpedo-boat attack. Then the Kaiser cried aloud to the world, "Behold the treachery of perfidious Albion—she has violated the law of nations, and without provocation attacked a peaceful people."

And only then was it discovered that the sausage-seller had written a declaration of war against England.

So everybody resigned their positions—except the Kaiser and the sausage-seller.

Phenomenal SALE of TOWEL SAMPLES.

12 TOWELS FOR 5/6 THE LOT CARRIAGE PAID.

Much under Actual Cost of Manufacture.

We want you to try our Famous Towels, and to do this we realise we must make a substantial sacrifice.

We believe our Towels are the finest in quality and value in the wide world, and it is entirely to our interests that you should find this out. We therefore make what is unquestionably **the most amazing Towel offer ever made.** We will send for **5/6,** Carriage Paid, 12 Samples of Superb Quality Towels.

Just think of it! 12 beautiful Fine Quality Towels for Bathroom, Bedroom, Kitchen, and Lavatory, **for only 5/6 Carriage Paid.** Can you imagine it? It is quite true, and we are prepared to make this substantial sacrifice in order to get you to try our Towels.

Contents of this Marvellous Parcel of Towel Samples as follows:

2 Handsome Striped Turkish Bath Towels, very absorbent quality.
2 Fine Quality, Pure Irish, Handsome Huckaback Towels.
2 Splendid Fine Pure White Honeycomb Bedroom Towels.
1 Handsome Huckaback Ready-made Roller Towel, full size.
2 Pure Soft Fine Quality Turkish Towels, large size.
1 Fine Quality Pure Irish Tyrol Tea Towel.
2 Extremely Soft White Pure Grecian Bedroom Towels.

This Magnificent Collection of Towels for **5/6** the Lot, Carriage Paid.

Our Complete Catalogue sent Post Free by return.

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Granby Row, MANCHESTER,
Wholesale Warehousemen and Manufacturers.

Write immediately, don't miss this chance.

Money returned if not perfectly satisfied.

Telegrams—"OXENDALE," Manchester. Founded 1857. Telephones—5088 & 5089.

NEW GARB FOR OLD ACQUAINTANCES.

GATHERING IN THE "WRONG 'UNS."

Following close upon the conviction and sentence to 12 months' imprisonment of Richard Tracey (familiar to readers of our City pages as "Tracey, Miller and Co."), the sentencing to terms of 12 months' hard labour and 5 years' penal servitude, respectively, of the two principals in the Welsh State Quarries case, and the slight recognition of his deserts—to the extent of 6 months' imprisonment—accorded to Chas. Montague, the Brighton Beach preacher and quack rheumatism doctor, come the convictions of other tricksters against whom we have frequently warned readers—F. R. Ironmonger, of Ilkeston, being sentenced to 4 years' penal servitude, and Fredk. Paynter receiving 12 months' hard labour. The frauds for which Ironmonger was convicted were somewhat similar to the notorious "home-employment" device of Paynter, but our readers will probably better remember his deferred payment scheme for cycles and other goods.

We heartily congratulate the police on the salutary example of these convictions, but would venture to ask why proceedings are delayed against "Keith-Harvey" (Marr's deaf quack business, vice "Arnold and Butler," deceased), the "British Premium" and "Pan-Asiatic" Tea Companies, Davis, the "Pawnbroker," of Clapham, and others. The evidence of fraud in most of these cases is very much stronger than that which secured the conviction of Paynter and Ironmonger.

HUMAN DOCUMENT.—XXVII.

"SUPPORTED BY VOLUNTARY CONTRIBUTIONS."

We recently received the following:—

On Sunday night last a young woman friend of ours was knocked down in High Street, Kensington, by a motor car. She was taken on a police ambulance to West London Hospital, where her head was stitched up and bandaged. On Monday, a telegram came to me at 2.45 p.m. requesting me to take her away, and on my arrival an hour later I found her lying fully dressed with exception of hat. I asked her if she had been undressed and she told me that she had laid there since admittance (16 hours), and had only had one cup of tea given her. I took her home with me to Battersea and gave her some brandy, also soda-and-milk. I also sent the wife to my doctor, who refused to come or interfere with hospital work. He also advised the wife to take her back again to hospital. She did so, arriving there to hospital about 9 p.m. After a lot of demur she was laid on the couch (undressed this time, her things being at my place), and at 11 p.m., when the wife and friend left there, she had only one blanket put over her. She repeatedly asked for water, but none was brought to her from the time she arrived till the wife left. She also complained to me that she had lost 30s., her last month's money. I can name witnesses, if you should require them, to verify the truth of this. Hoping you will give publicity to this.—Yours faithfully, Peter Newton.

45, Montefiore Street, Battersea.

P.S.—My wife has been to hospital to-day and has just returned, and she assures me that the young woman has not been washed till 4.30 p.m. to-day since Sunday.

Mr. L. Jenkins, whose case was referred to in John Bull of November 14th, desires us to thank the several ladies and gentlemen who, in response to our appeal, have sent him postal orders. Mr. Jenkins is in several cases unable to send his direct thanks, owing to the absence of the addresses of the donors.

The London Shoe Co. state that, although it is true they have a system of fines, they are so small that the total collected during the past twelve months at the City warehouse did not exceed 25s., which, considering that they employ at that establishment alone one hundred assistants, works out at a few pence per head per annum. The Company further states that whatever is collected in this manner is placed to the credit of their Assistants' Provident Fund. So perhaps things are not so bad after all.

WHY

you should invest your money in Lotisico Policies.

BECAUSE it is one of the best ways of investing your money without any chance of losing it. A Lotisico Policy acts as a savings' bank, but it does not pay interest. Investors have other advantages, which are explained in the prospectus, sent post free upon application to the First Dutch Insurance Co., Ltd., 46, Cannon Street, E.C.

INVENTION IN THE OFFICE.

If the early Victorian banker, business man, or trader were to enter the modern offices of to-day, he would be surprised at the many familiar things time has changed. He would find the quill pen, the dignified clerkly handwriting, and the huge seals of his day almost forgotten, or maintaining a hold on our interest only as picturesque items of a generation fast receding from modern memory. But even the man who has been absent from modern centres of commerce for so short a period of time as twenty years, would receive a quick succession of shocks as he noted the many instances of quicker and more efficient modern methods superseding the ideas familiar in the eighties and nineties. The pen itself has had its day, for nowadays even the humblest retail trader keeps his typewriter and typist at work in the inner office. The telephone again is another change which has speeded up office routine. The old days when business was held up while leisurely interviews were conducted, seem a long way back when even the orders from the kitchen are telephoned to the local grocer in our own time. The telegraph, the cable, the fast express, and the quick ocean-going liner, every year quicken the business pace and extend the business man's horizon, and the man with headquarters in London is in daily touch with the four corners of the globe.

But, after all, these are the spectacular alterations—the points which everyone notices in a cursory survey of any office. Side by side with them has proceeded a silent revolution in office methods as a whole. Perfected methods of doing work automatically, in an office, and doing it much better with a great saving of time, are always being added, and while they are regarded as indispensable by business men constantly on the look-out for the best ways and means, they are not so generally used as the typewriter or the telephone. It takes a certain number of years for the best time and labour-saving idea to become generally used. As a single illustration take the specialities of a firm like Roneo, Ltd. A few years ago, this firm was represented by one man; to-day it employs thousands. In the same period, from the days when their specialities were unknown, they have reached an age when no modern office can be furnished without their time-saving appliances, and no up-to-date business man would dream of omitting their best ideas of office equipment. Roneo, Ltd., have handsome show-rooms at 26, Holborn Viaduct, London; they are completely linked with provincial centres by a system of branches in all large provincial towns, and they are directly represented by branches and special representatives in the capitals of the world.

Who, for instance, would go on copying his letters in the old-fashioned copying books? The old-time office blundered on with its cumbersome books, so easily torn; with its damping brush and wet tissue paper, and was content to put up with smudged letters and illegible copies. Some have tried the carbon paper method of copying their letters, but those who know, realize the fatal objection—the copies do not contain signature or corrections. The modern office does not struggle with the damping brush and the copying press any longer, nor take a copy that is unreliable. The business expert installs a "Roneo copier" which quickly produces exact copies of letters, telegrams, invoices, as posted, without a tithe of the effort necessary by the older methods. The Roneo copier works without the use of water or damp cloths, and, in doing its work, cannot blur or crease the originals. You simply turn the handle, and the letters are fed into the machine, copied as they pass through, and are discharged into the tray dry and flat, in a tenth of the time it took to secure a copy in the damp-letter-book days of old. From six to ten good copies can be taken from any one original, and the letter will not show any wrinkles or signs that it has been even once through the letter-copier. No one who has seen the Roneo copier at work would dream of comparing it with the older methods, any more than one would compare the typewriter and its work with the illegible penmanship it superseded.

Quite as interesting, as marking the spirit of change, is the Roneo Standard Duplicator. Upwards of 75,000 of these machines are in use, at the present time, in Government Offices, Banks, Schools, Colleges, Hospitals, and Commercial Houses. The machine is designed to meet the needs of every worker and organiser who has to duplicate documents in the pursuit of his business. To-day, when large firms think nothing of dispatching two or three thousand circular letters, lists of prices, or special offers, it is almost impossible to conduct an office without a Roneo Duplicator. The Roneo Standard Duplicator will reproduce from one hand-written or type-written original up to 5,000 copies, of any size from a post-card to a sheet of policy and every copy will have the exact appearance of the original. The operator can print at the rate of 100 copies per minute by merely turning a handle and with an electric motor a greater speed in production can be maintained. As a matter of office economy it is a wonderful little machine, saving its cost very quickly by eliminating printers' charges, and the business man has the further satisfaction of having the work under his supervision all the time. These two machines do not in any way exhaust the Roneo list of system-making and time-saving office specialities.—[Advt.]

AMONG THE MUMMERS.

"Brilliant Brains" and Dramatic Copyright.

Some of the letters I receive are worth a king's ransom as literary curiosities. Not the least quaint in my last mail was an epistle from an Irish gentleman who wishes to be known as "Reveller (No District)," and is anxious about a question of dramatic copyright. "Reveller (No District)" is not a dramatist who wishes to protect his wares effectively against pirates—a most difficult job, by the way: he is an amateur actor who wishes to know "whether it is legal to perform in private copyright plays such as those by Pinero, Shaw, etc." By private performance, he says, he means "on private premises, no charge whatever being made for admission." He asks me to state "whether playwrights or playvendors like Messrs. French object to such performances?" And he goes on: "Pinero and Shaw, for instance, might by such means be introduced to people who otherwise might not be aware that such brilliant brains were among the ranks of dramatists." I can hear Arthur Wing and George Bernard blushing as they read this.

The Better Way.

Of course, copyright law or its interpretation is chaotic in the extreme; and piracy is rife. Given the exact circumstances set forth by "Reveller (No District)," I do not think the author would have any claim to fees; although it is difficult to believe that even in "No District" there are many philanthropists who would go to the expense and trouble of charging themselves with the cost and trouble of a theatrical production simply with a view to proving that such "brilliant brains" as Pinero and Shaw are to be found in the ranks of our dramatists. If such there be, it seems to me that the courteous way would be to write Mr. Shaw at Adelphi Terrace, or Mr. Pinero at 14, Hanover Square, asking formally for permission. I feel sure that it would be given readily. I cannot say that I care about the idea of producing any man's work without so much as a by-your-leave, even if the law allows it and the Court awards it. Both the authors named are notoriously susceptible to flattery, and both are famed for their goodness of heart. "Reveller (No District)" need not be afraid to approach them. He will feel easier in his conscience after doing so.

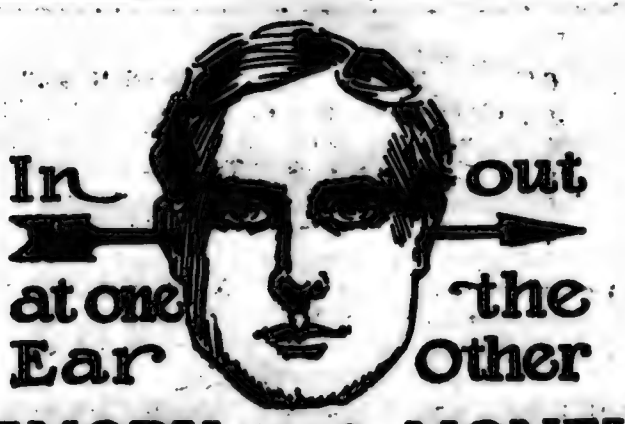
Mug-Hunting in the "Morning Post."

A reader has answered an advertisement in the *Morning Post*, and has had an interview with the managing and musical director of the London and Provincial Ballad Concert Co. and London Theatrical and Musical Enterprises, controlling "The London and Provincial Ballad Concerts"—I quote from the note-paper of this omnibus organisation—which has an office at 12, Hart Street, New Oxford Street, W.C. The managing and musical director in question is Mr. Charles Wellington-Cooke. That concert, opera, and theatrical caterer and music publisher (again I have requisitioned his note-paper) gives voice trials and interviews by appointment only; and he tried the voice of my correspondent. The more sophisticated of my readers will smile no doubt when they learn that Mr. Charles Wellington-Cooke discovered that the aforesaid reader had a very admirable voice, and promised to bring out the reader and the voice in due course—in November to be precise—on a commission of 10 per cent. The knowing ones may smile some more when they learn that a day or two after the trial and interview, Mr. Charles Wellington-Cooke sent to this correspondent a letter, which has all the appearances of being turned out by the thousand, only the date, signature, and name of the person addressed being inserted as the need may arise.

How to Become Famous.

This letter is as funny as a music hall agent's office copy or a poem by Mr. Lauder or the Labour Party, or the Licensing Bill. It says among other things that "your name will be placed upon our books when you have appeared under our direction. It is absolutely necessary that you should appear in the West End. . . . We will bring you out, and present you at our next evening concert. . . . Your name will be advertised on the front page of the *Daily Telegraph*. We would require you to take at least five guineas worth of tickets for the concert, which you can dispose of among your friends, who would, we have no doubt, be only too pleased to attend and give you their support and applause." If they do not, Mr. Charles Wellington-Cooke no doubt could arrange this little matter, too, for a consideration. Applause is essential; for the London musical critics—or such of them as attend catch-as-catch-can concerts of this kind—know nothing of music, and judge entirely by the row which the audience kicks up. "The more noise you make the more money I get!" used to be a popular gag with a certain conjuror at the halls. The more applause the protégés of these flat-fishing agents obtain the better the notices in the papers from the half-baked scribes who attend their so-called concerts. "We need not point out to you the value of Press notices," says Mr. Charles Wellington-Cooke, "and as you appear to be without these, this will be an opportunity for obtaining the recognition of the London papers, to the critics of which invitations are sent out"; and so on and so forth. The five guineas is the thing that matters: unless you pay this "you cannot make any advance in your profession"; if you sell any tickets over and above the minimum "one half of the excess will remain yours absolutely"; and equally, of course, "you would receive a fee for future engagements"—if any. I am sure Mr. Charles Wellington-Cooke is a great and a good man; and that he will do all he says—and probably a bit more.

P.



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Mind-Wandering, Brain-Wear, Failure at Exams., Business Losses, may be avoided by giving the small amount of time necessary to the acquisition of a perfectly-trained memory. Thousands of successful men, women, and students owe their success to their memory, and they owe their memory to

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The Pelman-Foster System is taught in five postal lessons. It forms an ideal spare-time study and occupies a small amount of time that the very busy can easily afford.

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Melbourne: 33, Stock Exchange Bldg. Bombay: 28, Esplanade Road.

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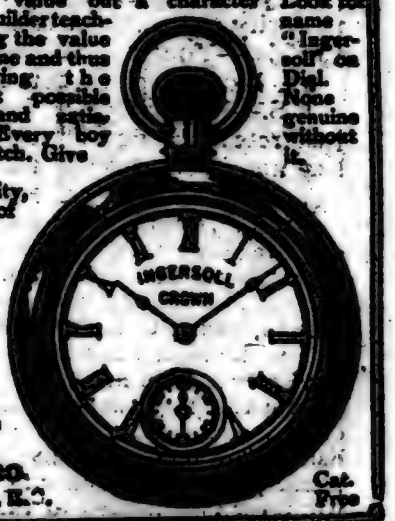

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A simple machine for the rapid multiplication of copies, documents, letters, &c. Will reproduce from one hand-written or typewritten original, up to 3,000 copies, of any size, and every copy will have the exact appearance of the original. By merely turning the handle 100 copies a minute can be printed,

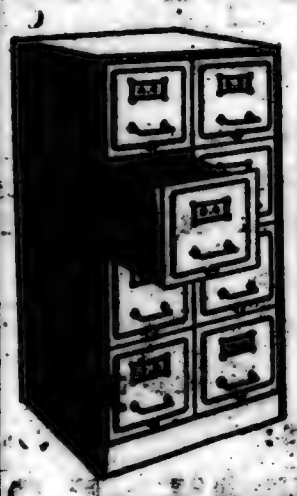
Guaranteed for 10 years.

but with an electric motor this number can be greatly increased. Send for Booklet A.

THE RONEO Letter Copier.

The only Copier on the market in connection with which a Letter Book can be used.

The Roneo Letter Copier automatically produces perfect copies of letters, telegrams, invoices, etc., whether hand-written or typewritten, without blurring or creasing the originals, and this is accomplished without the use of water or damp cloths of any kind. This method of copying is simplicity itself: you turn the handle and the letters are fed into the machine automatically, and are discharged into the tray dry and flat. Ask for Booklet C.



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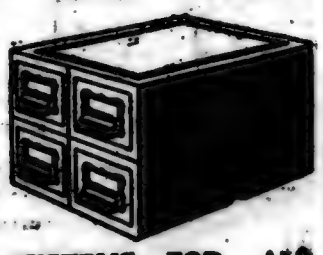

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CARBON PAPER.—Send for particulars of the Roneo Carbon Economiser—doubles the life of Carbon paper.

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26, Holborn Viaduct, London, E.C.

Don't let Whisky get the best of you; ask for Anderson's Three Star and get the best of Whisky! THE Scotch Whisky for refined palates.

P.S.—Send a post-card with your own name and address to Anderson's, 36, Mark Lane, E.C., and by return you will receive a Booklet with a lot of information and a special offer which you should not miss.

The List of Applications will open on Monday, the 23rd day of November, 1908, and will close on or before Wednesday, the 25th day of November, 1908, at 4 p.m. for London, and 10 a.m. on the following day for the Country.

The BRUSH ELECTRICAL ENGINEERING COMPANY, LIMITED.

(Incorporated under the Companies Acts, 1862 to 1868.)

£100,000 Prior Lien 5% Debenture Stock.

FARR'S BANK, Limited, 77, Lombard Street, E.C., and Branches, are authorised by the Purchasers of the above Debenture Stock to receive applications on their behalf for the purchase thereof. The Stock will be offered in multiples of £10 at the price of

95%

payable as follows:—

£10	0	0	per cent. on Application.
£15	0	0	per cent. on acceptance of Application.
£35	0	0	per cent. on November 30th, 1908.
£35	0	0	per cent. on December 15th, 1908.
£95	0	0	per cent.

The first payment of interest will be made on the 1st January, 1909, and will be calculated from the dates of payment. Subsequent interest will be paid on the 1st January and 1st July in each year.

THE STOCK WILL BE ALLOCATED TO PURCHASERS FREE OF STAMP DUTIES OR OTHER FEES.

Messrs. WHEATER, CORNWALLIS-WEST & Co., of 5, AUSTIN FRIARS, London, E.C., have purchased the above £100,000 Prior Lien 5 per cent. Debenture Stock, which is part of an issue of £125,000 of the above-named Company, and this is now offered by them for sale to the public. The remaining £25,000 of this Stock will not be issued by the Company without the sanction of a Resolution passed at a meeting of the holders of the above Stock.

The Stock is specifically secured by a First Mortgage in favour of THE ELECTRIC AND GENERAL INVESTMENT CO., LTD., 1 and 2, GREAT WINCHESTER STREET, LONDON, E.C., as Trustees for the Stockholders, upon the freehold and leasehold Lands, Buildings, and Fixed Plant of the Company at Loughborough, the estimated value for which in the Company's books is £269,000 and as respects such property ranks in priority both as to principal and interest to the other Debenture Stocks issued or which may be issued by the Company. In addition to the above security the Stock is further secured by a third floating charge on the whole of the remaining assets of the Company.

The following particulars of the business of the Company have been furnished by the Chairman of the Board of Directors:—

The Company was formed in 1889 to take over the business of the Anglo-American Brush Electric Light Corporation, Limited, established in 1880.

In addition to manufacturing machinery for electric lighting, power, and traction purposes, the Company builds on a large scale rolling stock for main line railways and tramways, steam turbines and reciprocating engines, condensers and other mechanical engineering appliances.

The present Directors and Officials of the Company are as follows:—

BOARD OF DIRECTORS.

LORD VAUX OF HARROWDEN (Chairman), Harrowden Hall, Wellingborough.
WILLIAM LEONARD MADGEN (Vice-Chairman), 5, Marine View, Hove, Sussex.
B. GARCKE, Ditton House, Maidenhead.
C. SHIRREFF B. HILTON, 41, Roland Gardens, S.W.
GEORGE F. M. CORNWALLIS-WEST, Salisbury Hall, St. Albans.

SOLICITOR.

SYDNEY MORSE, 37, Norfolk Street, Strand, W.C.

AUDITORS.

Messrs. COOPER BROTHERS & Co., 14, George Street, Mansion House, E.C.

JOINT GENERAL MANAGERS.

B. BROADHURST and J. J. STEINITZ.

SECRETARY AND CHIEF OFFICER.

F. M. HODSON, Belvedere Road, Lambeth, London, S.E.

Copies of this circular and application forms can be obtained at the offices of FARR'S BANK, LIMITED, 77, Lombard Street, E.C., and branches, Messrs. WHEATER, CORNWALLIS-WEST & CO., 5, Austin Friars, E.C., and of the Brokers, Messrs. MYERS & CO., 6, Throgmorton Street, London, E.C.

23rd November, 1908.

What is Your Number?

See page iii of cover.

BULL'S EYES.

Some Unfounded and Confounded Rumours:—
That the prosecution of our Editor has anything to do with politics.
That they call it the "sick-smile limit" now.
That the Kaiser is ordering smaller hats.
That the Suffragettes will now give up "courting" Ministers.
That the Church revised version is "For *Young* Lang Syne."
That the author of "Water: Its Origin and Use," is a Fleet-streeter.
That they call it the long-Wyler case now.
That the Education question is "settled."
That the "profession" is not already overcrowded with actresses "out of shops."
That Smyth-Pigott will obey orders and go to Bath.
That the L.C.C. decision to provide foghorns for schools was a foghorn conclusion.

Query: Does a man live within his income because he cannot live without it?

The 200th performance of "Havana" has taken place. It "draws" well.

Speaking of thumbscrews, Judge Willis says, "They were the principal means of teaching people some 300 years ago." We thought they were used more for extracting than instilling information.

"Marriage is the convalescence from a love affair," says G. B. McCutcheon. We always supposed it was a complete cure.

Mrs. Loosley ascended a forty-five feet ladder to lay the apex stone of a new church at High Wycombe. Mrs. Loosley held on tightly.

The monstrance used by Cardinal Vannutelli after the Eucharistic procession is valued at £1,200, but Catholics are saying that the re-monstrance will prove much more costly.

"The Uttermost Farthing" is the title of a recent book. Money talks.

"What is wanted is a fixed scale for tipping," says *Books of To-day*. But a *fixed scale* won't tip.

There was a decrease in the output of Scotch whisky last year. The input has also gone down.

Jabez Wolffe says that a Channel swimmer wants financial support. To keep his head above water, we presume.

The germ of cholera is the "comma bacillus." We should like to put a full stop to it.

It is stated of a Poplar barber, who also practises dentistry, that, before drawing a tooth, he sets a gramophone going. Where is the S.P.C.A.?

The man Chandra who trained boys to manufacture bombs in India was only "teaching the young idea how to shoot."

"Issue to be raised in Parliament," runs a *Daily Mail* sub-heading. State control of children, we suppose.

Wonderful are these messages from the dead! We are looking forward to the forthcoming Illustrated Interviews with the late Pontius Pilate and Titus Oates, Photo. Chats with Anne Boleyn and Bill Adams.

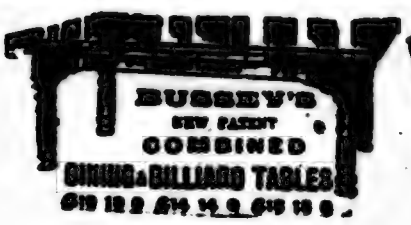
An artificial flower manufacturer has committed suicide. Rather a strenuous way of trying to increase business.

A wave of temperance is passing over America. The Yankees, however, will always be a spirited people.

Table Talk, Melbourne, says that visiting "stars" ought to be taxed. How much would they propose to collect from Halley's comet?

Mr. George Singer is described as a budding Steel King. Was he brought up on a Railway Plant?

Bogus Interviews:—
Lord Rosslyn.—"My maxim: If you want to lose money, do it systematically."
Cardinal Vannutelli.—"England has not proved a very elevating host, but we have Bourne with them."
Tree.—"I am having a devil of a time!"
Marie Corelli.—"Shakespeare was undoubtedly '*The* Mighty Atom.'"
Bernard Shaw.—"I must confess I cannot write unless I have a pen in my hand—in fact, I cannot think—it is not necessary!"
Alfred Austin.—"There are no more flowers in 'My Garden'—so sorry Coronations come only once a lifetime."
Max Pemberton.—"I must always have a little god—the devil, for choice—on my desk, for luck."



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BY SPECIAL APPOINTMENTS TO

Growers of the Finest Tea the World can Produce.

NO MIDDLEMEN'S PROFITS.

NO QUALITY EQUAL TO LIPTONS.

Direct from the Tea Gardens to the Teapot.

Sole Proprietors of many of the most famous Tea, Coffee and Cocoa Estates in Ceylon, covering thousands of acres.

LIPTONS,

CHIEF OFFICES:

CITY RD., LONDON, E.C.

BRANCHES & AGENCIES EVERYWHERE.

LIPTONS TEA.

THE

LARGEST SALE IN THE WORLD

The finest Virginia Cigarette in the world costs threepence for ten

There is no Virginia cigarette made to-day which contains better tobacco than Black Cat Virginia with the Maltese Cross.

The Maltese Cross is printed above the trade mark on every Black Cat Virginia Cigarette and is a guarantee that the tobacco is the famous 1904 crop—the best ever grown in Virginia.

Carreras bought the entire consignment of 1904 crop lying in this country and it is now being used exclusively for

Black Cat Virginia Cigarettes

Every Smoker can test a Virginia Cigarette.

Light a Black Cat Virginia and ANY other Virginia Cigarette together, smoke from each alternately, passing the smoke through the nose.

You will easily recognise the difference between Black Cat Virginia which is perfectly matured—and the other kind which is "green."

1904 Crop

(with the Maltese Cross)

10 for 3d.

The Taste of Pure Matured Virginia.

For the first time in ten years, the real, true taste of perfectly matured Virginia tobacco is discovered in 1904 crop.

It represents the work of Nature at her best. Buy a packet of Black Cat Virginia (with the Maltese Cross) and taste the delightful flavour of this excellent tobacco.

THE QUEEN'S CHRISTMAS GIFT BOOK.

We present a free copy of this interesting Book in exchange for 100 empty packets and paper sealing bands from Black Cat Virginia Cigarettes. Particulars on application to "The Queen's Gift Book," Carreras, Ltd., 42, St. James' Place, Aldgate, London, E.C.

BARGAINS in LIGHT CARS

A Brand New Car

FOR

£23 15 0

CASH DOWN, and 12 Monthly Payments of £6 10s. 8d.

1908 DESIGN AND CONSTRUCTION

Gate Change Control. Ball Bearings to Shafts. Self-Contained Radiators. Gear-driven Water Pumps. Push-Away Foot Pedals. Expanding Brakes. Artillery Wheels fitted with Dunlop Non-Slipping Tyres.

AN UNPRECEDENTED OFFER.

Only a limited number of these cars.

Send for Particulars at once, post-free, Mentioning "John Bull" to the Manager.

LONDON & PARIS EXCHANGE MOTOR AGENCY, LTD.,

55-59, Shaftesbury Avenue, Piccadilly, London, W.

ASTHMA SUFFERERS.

Instant Relief in Asthma, Bronchitis, Croup, and Whooping Cough by the use of **Potter's Asthma Cure**, in 1/- Tins. Sold everywhere. For FREE SAMPLE send post card to POTTER & CLARKE, LTD., Artillery Lane, London, E. [Mention this Magazine.

Instant Relief.

FREE! FREE! FREE!

SEND NO MONEY.

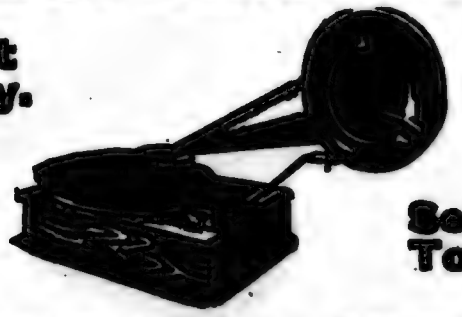
THIS Real Disc Machine and three records given you for simply selling 72 of our new range of Penny Xmas and New Year Cards.

We are also giving away Watches, Rings, Air Guns, Musical Instruments, etc.

IT NEED NOT COST YOU A PENNY OF YOUR OWN MONEY.

Send name and address (a postcard will do) and we will send per return 72 Xmas and New Year Cards together with our Xmas presents

Don't Delay.



Send To-day.

list. When sold remit us the money and we will give you a prize from our list, containing over 100 beautiful gifts. If you do not wish a phonograph you may make any other selection from our new presents list.

NEW CARD CO. (Dept. 73),

3, GREAT NEW STREET, LONDON, E.C.

XMAS LOANS A SPECIALITY.

It is essential that applications for loans should be made at once to avoid delay. WM. STANLEY & CO., 271 & 273, Oxford Street, LONDON, W., the old firm of lenders, advance daily from £50 to £5,000. Lowest possible charges. Easy repayment. Distance no object. Strictest privacy. 'Phone, Gerrard 1508

JOHN BULL'S LETTER BAG.

[The Editor *replies to, and has a chat with, some of his numerous correspondents.*]

NOTICE TO CORRESPONDENTS.—Will readers, when sending cuttings from newspapers, take care that in each case a sufficient portion is sent to identify the name of the paper and the date of issue?

John Bull Six Per Cents.—*Readers desirous of acquiring a proprietary interest in* John Bull *are referred to the notice at end of our City article, on page* 571.

Special Notice.—*Owing to the great increase in the number of* enquiries *received, consequent upon the abnormal growth in our circulation, it is no longer possible to answer them all in "Letter Bag." The Editor will, however, in special cases, endeavour to reply by post to those correspondents who forward a stamped addressed envelope. When answers already standing in type have been published,* only those of general interest *will appear. The Editor will, of course, still be grateful for information, "biscuit" material, newspaper cuttings, &c., which will be duly acknowledged in these columns.*

"Eric" (Winchmore Hill), observing that one of the newspapers has made a disparaging reference to the connection of our Editor with the Hansard Union, wishes us to publish the full facts. We will spend our next summer holiday at the British Museum looking them up.

"Reader" (Tring) saw the advertisement of the notorious Truscott, of Torquay, offering "a salary of 7s. 6d. to 22s. 6d. to either sex (who can write) for their spare moments; work may be done evenings." The of course required a deposit—1s. 6d. for "the Requisites" to be forwarded on approval. This he forwarded, expecting to get copying or envelope addressing to do, but he received two trumpery rubber stamps, upon the production of which to friends he was expected to make the "salary" offered in the advertisement. "Reader" has demanded his money back and, as we quite expected, has had it returned. The conviction of her (for "Truscott" is a woman) brother Paynter must have startled her. "Truscott's" low cunning is best indicated by this sentence in her circular: "P.P.S.—We have been asked why we insert, Who can Write, on our Advertisement, the answer is obvious, as our business is carried on mainly through the post, it is essential that persons wishing to participate, should be, Able to Write. Trusting this will suffice anyone who may be inclined to think, we in any way wish to mislead the public." Where are the police?

J. E. C. (Manchester) wishes to know whether the Public Trustee will undertake the office of executor, and what is the commission charged. We beg to refer our friend to the right hon. gentleman, whose address is Clement's Inn, Strand, W.C.

Mr. E. O. Greening, the Managing Director of the Agricultural and Horticultural Association, desires it to be known that there is no connection between that Association, which has for the past fourteen years used the words "One and All" as a trade mark, and the One and All Sickness and Accident Assurance Association.

Mac (Elgin Avenue).—We hope your spiteful remarks are not intended to be taken seriously. Otherwise, consider yourself spanked.

Z. Y. X. (Creek Road) ordered Lloyd's International Library, and received also a picture which he had not ordered. He has made his 28 payments for the Library, and now has a demand for 13s. for the picture, which he had better return or destroy.

T. F. (Armagh) says that if Roman Catholics "worship Jesus in Spirit and in Truth, then good luck. But if not—woe! woe!! woe!!!" Woah!

E. S. (Brighton) says that, whilst Messrs. W. and A. Gilbey announce that, out of consideration for their customers, they will no longer charge for bottles, they almost simultaneously put up the prices of their wines—in some cases as much as 40 per cent. Perhaps they increased the quality to a corresponding extent.

H. J. M. (Southwark Street), referring to Father Vaughan's remark that "physical pain is especially serviceable to a priest," says he will always be happy to supply the need so long as he has the use of his feet. He is evidently a vigorous Protestant.

H. W. (Stockwell) approves of our proposal to amend the marriage law, and says, "thousands of unfortunate marriages will be grateful to you, and I am one of them." He adds that the present system "is 99 per cent. for the women and 1 per cent. for the man." He is evidently not a Suffragette.

A. M. B. (Kingston-on-Thames).—The only answer to a "lady," who begins her letter by alluding to our "vile lie," is that which Disraeli made to a girl, who tried to extract political secrets from him: "Oh, you pretty dear!"

"Sweet Slumber" assures Jim that he is a living refutation of his own theory that a sleeper is repulsive. He says that, until nasal catarrh seized him, his sleep was childlike and beautiful, and that the ladies, who were allowed by his vigilant wife to see him, wanted to kiss him. He explains this by stating that he does not drink alcohol or smoke cigarettes, and that his other vices do not smell nasty. Mrs. Bull will take the first train.

"Fairplayer" (Ripon).—We quite agree that it was harsh of the magistrates not to give the tippler the option of a fine. We notice, by the way, that their tribunal is called "The Ripon Liberty Court." Rather ironical, isn't it?

G. S. P. (Kudat, British North Borneo).—Pity you are so far away, for it is a bit late to give the *Referee* a biscuit for its issue of June 28th. Still, it was funny to say that a wordless play was eloquently interpreted. Perhaps the gestures were eloquent.

B. S., Jun. (Forest Gate) says that if the French Government would give him "only 10,000 troops with sole command," he would undertake to defeat the Moors within a month. But the French Government won't.

W. W. M. (Coldharbour Lane).—You are trying to pull our leg with your punctuation.

F. P. L. (Waldegrave Road).—We are rather glad that Anglicised French words do not all retain their accents. Accents are a bore. But some people write role, which looks very drole.

An anonymous correspondent wants a biscuit for a tradesman who announces "punctures done while you wait." It sounds rather rude.

"BLACK & WHITE" WHISKY

BUCHANAN'S POPULAR 'SCOTCH.'

JEWELLERY AT WHOLESALE PRICES

DIRECT FROM THE MANUFACTURERS.

By dealing direct with us you save 50 per cent.; surely this is inviting enough. We are Manufacturers; there is no middleman's profit. You simply send your order, chosen from the great assortment in our catalogue, and the ring, brooch or other article chosen is sent from our manufactory to your home direct.

ALL OUR GEMS ARE GENUINE.
WRITE FOR OUR CATALOGUE.

We do not manufacture for the trade, we prefer to deal direct with our customers; by this means we are able to keep the high reputation we have earned in the Jewellery business.

The quality also is unapproachable at our wholesale prices; any article not approved may be exchanged.

Send to-day for our catalogue. Sent Free on receipt of a Post Card.

GRENFELL FRAZER & CO
DEPT 60 12 EDGWARE RD LONDON

"LUNTIN" Mixture "Light and cool"

Smokers unable to obtain "Luntin" from their Tobacconist may have a sample posted by sending six penny stamps to the Manufacturers,

THOMSON & PORTEOUS, EDINBURGH

Liverpool VICTORIA Legal
FRIENDLY SOCIETY.

CHIEF OFFICE—ST. ANDREW STREET, LONDON, E.C.
Claims paid exceed £5,000,000
Invested Funds £2,200,000
Cash Bonuses paid £287,000
LIFE AND ENDOWMENT ASSURANCES AT POPULAR RATES
WORLD WIDE POLICIES.
ARTHUR HENRI, Secretary.

FITS CURED

by OZERINE. It has cured permanently the worst cases of EPILEPSY when everything else had failed. From the first dose fits usually cease. Sent to all parts of the world, 4s. 6d. and 11s. post free. Thousands of testimonials. Write for a Free Bottle and full particulars to L. W. Nicholl, Pharmaceutical Chemist (Dept. 35), 25, High Street, Belfast.

WOULD LIKE TO HEAR

of good mining or other stock for sale, which would be a safe profitable investment; no wild cat schemes considered.

L. DARBYSHIRE, Box 2010, Rochester, U.S.A.

GOLD MEDAL TAILORING.

We want to talk to you about your clothes. We have a world-wide reputation and our business increases daily. We appeal to the man who does not want to fritter away hard-earned money in tailoring bills. To be Curzon Clad is to have all that is best in tailoring. . . . Besides,

"THERE'S COMFORT IN THE CURZON CUT."

That we have reached the high water mark in tailoring value and excellence is proved by the fact that we have secured the Gold Medal at the Franco-British Exhibition. No matter where you live we undertake to fit you.

OUR SELF-MEASUREMENT SYSTEM is perfection itself, and is so sure that we guarantee to refund a client's money in full if we are not able to satisfy in every detail.

SEND A POSTCARD FOR FREE PATTERNS.

Latest fashion plates, unique lists of testimonials, and instructions for accurate self-measurement. All sent free and carriage paid. Those who are able to call should visit our showrooms.

Complete Satisfaction Given, or We Refund Money.

SUITS TO MEASURE from 28/6 to 60/- HYGIENIC RAINPROOF OVERCOATS TO MEASURE, from 21/- to 55/-

AWARDED GOLD MEDAL FRANCO-BRITISH EXHIBITION.

CURZON BROS (Late Curzon)

The World's Measure Tailors (Dept. 191),

60 & 62, CITY ROAD, LONDON, E.C.

Within five minutes of Moorgate Street, Metropolitan, and Tube Railways, and Liverpool Street Railways. Please mention this paper.

BANKING

COMING DEVELOPMENTS IN ENGLISH BANKING

The history of English Banking affords one of the most interesting studies of modern times.

Great credit is due to those men who have successfully established and built up on a solid foundation these great money emporiums.

Those in control of our London Banks recognise that no enterprise or industry can remain stationary—it must either progress or decay.

New sections of Banking have to be created, and the increasing requirements of customers specially and carefully catered for.

One of the most recent departures is the introduction of Guaranteed Bankers' Cheques, which are destined to eventually take the place of travellers' letters of credit.

The Mercantile Bank of London, established sixteen years ago, has introduced these cheques in a particularly attractive form, inasmuch as they can be made out for any amount from 6d. upwards, and are of equal convenience to a Postal Order.

The Prospectus just issued by this Bank is worth attention and study, dealing as it does very fully and minutely with the increased benefits and advantages that can now be secured by Country customers with London Banks. The question of Current Accounts for small Traders is dealt with, also the vexed point of interests on deposits. The issue of Guaranteed Bankers' Cheques is fully discussed and explained, and a chapter devoted to Banking Profits and the Public is well worth the careful perusal of those who have banking accounts or contemplate opening a banking account in London.

A copy of this Prospectus will be forwarded Post Free on mentioning JOHN BULL to THE SECRETARY,

THE

MERCANTILE BANK OF LONDON LTD.,

King's House, King Street, Cheapside, London, E.C.

Established 16 years.

CHARING CROSS BANK

(Established 1870.)

23, Bedford Street, Charing Cross, London, and 39, Bishopsgate Street Within, London, E.C.

Branches: Manchester, Liverpool, Leeds, Bradford, Bristol, etc.

Assets, £1,607,049. Liabilities, £1,236,371. Surplus, £371,678.

LOANS of £30 to £2,000 granted at a few hours' notice in Town or Country, on personal security, jewellery, precious stones, stocks, shares and furniture, without removal.

Stocks and Shares bought and sold.

Two-and-a-half per cent. allowed on Current Account Balances.

Deposits of £10 and upwards received as under:—

Subject to 3 months' notice of withdrawal 5 p.c. per ann.
" 6 " " " 6 "
" 12 " " " 7 "

Special terms for longer periods. Interest paid quarterly.

Owing to the nature of our Investments, we are able to pay rates of interest on deposits that will compare favourably with dividends paid on almost any class of stock or share-holding insuring the safety of capital. We have been established for 38 years, and our position in the banking world to-day testifies to the success of our business methods, and to the satisfaction of our customers. Write or call for prospectus.

A. WILLIAMS and H. J. TALL, Joint Managers.

THE CENTRAL STOCK EXCHANGE, LTD.

(Established 1869).

66, CANNON STREET, LONDON, E.C.

FOR

GOOD TERMS ON ALL METHODS.

Low Option Rates, English and French, and Quarterly Accounts Free of Interest. Pyramid Transactions.

Send for Particulars.

THE NEWEST IDEAS

in LIFE ASSURANCE are embodied in the plans of the

BRITISH HOMES ASSURANCE CORPORATION, Ltd.,

6, Paul Street, Finsbury, London, E.C.

3% Debenture, Instalment, Whole-Life and Endowment Policies issued.

SPECIAL FEATURE—Guaranteed Bonus Tables. Particulars Post Free.

GOOD PROSPECTS FOR ACTIVE AGENTS.

M. GREGORY, Managing Director.

"Interested" (Bristol).—We were taught to be cautious.

T. G. B. (Fife).—When you lose our address, write "John Bull, London."

W. H. F. (Hull).—If the egg of an ostrich weighs about 3lbs., and is only 5in. by 6in., we cannot understand the statement in *Lloyds' News* that a Minorca hen laid an egg weighing 6½oz., with a measurement of 7½in. by 9½in. Perhaps the editor will explain.

J. M. (Cotteridge).—It was certainly unkind of the *Birmingham Daily Post* to describe a funeral under the heading of "miscellaneous sports."

"Still Hopeful" (Wood Street).—We do not follow your argument that, because you have not been successful with our number scheme therefore you would have no success at a lottery. The two things are quite distinct. You might just as well argue that you would not be lucky in love.

A. C. (Hebden Bridge) and H. J. L. (Sunderland).—It was certainly hard lines to fine a labourer 2s. 6d. for not sending a child regularly to school, when he had 16 children and only earned 15s. a week. We have commented on the matter.

E. B. (Leeds) objects to our use of the words "free love" in connection with Pigott. She argues that "free love just means that our choice in marriage should not be governed by any other reason than love, and that, in all marriage relationships, both sexes should be equal." That, however, is not the ordinary conception of "free love."

K. W. (Kensington) thinks that if the Suffragettes raided the Abode of Love they would be doing more good than at present. But they might not come back.

J. H. D. (Hornsey) has personally answered about 500 advertisements during the past six months, and has not received a single reply, though he has good references, testimonials, etc.

"Borrower" (Penge) paid £5 to Lawrence and Co. (124, Chancery Lane) to arrange a loan of £50, but has not been able to obtain the loan or the return of his fee. Of course!

H. G. B. (Putney) sent in an anagram to *London Opinion*, and found that it was awarded a prize of £200 in someone else's name. He has traced the postal order, but the editor says he never received the anagram. It might be worth instituting proceedings for one-half of the prize, but one never knows.

H. W. (Northampton).—Judging from what he is spending on "literature," Jas. Brown, "the world's champion tipster," seems to be doing fairly well. Did he tip Adansi?

Mr. G. W. Spencer, of 246, Mitcham Road, Tooting Junction, has two or three years' volumes of the old *National Reformer*, and would be glad to hear from any reader caring to make an offer for the same.

"Canny Scot" (Aberdeen).—We note that your town is very goody-goody, but only on Sundays. Thanks for the picture of Jim Crow in kilts. What braw legs!

E. C. E. (Croydon) wants to know if there is any place in London where lectures are delivered in French or a church where services are conducted in French. If we remember right, there is a French chapel appropriately close to Leicester Square.

S. W. E. (Sketty) wrote to the Chief Constable of Glamorgan complaining of annoyance in the small hours by "a man, either drunk or demented, who, knocking at the door, shouting, yelling and cursing, refused to go quietly away." He blew a police whistle in vain, and found that the police station was not on the telephone. All the satisfaction he got was the following example of polite letter-writing:

Chief Constable's Office,
Canton, Cardiff,
October 18th, 1908.

Sir,—If your description of the state of Sketty were correct, I should have been advised of it by the police and also by my many friends in the neighbourhood.

The Hon. —— represents your district on the Glamorgan Police Committee, and he would also have drawn the Committee's attention to such a state of affairs.

You have made no such complaints as those contained in your letter to Sergeant Apsee, who lives near you. He could not be expected to know what you meant by blowing a dog whistle on the night you complain of, even if you knew yourself.

The Hon. —— will no doubt show you the site of the Police Station to be built in Sketty, and, when the population warrants it, you shall have another constable.

Yours faithfully,
(Signed) Lionel Lindsay.

This is fairly cheeky for a public servant.

G. L. N. (Ilford) objects to the scale attached to our cartoon of Bulge-Area, and says that it would have the effect of diminishing the area instead of bulging it. The printer shall be thrown into the Maritza forthwith.

G. M. C. (Bristol), F. C. S. (Leadenhall Street), H. A. (Plymouth), E. L. P. (West Bromwich), J. P. S. (Sheffield), Rev. J. McN. (Brixton), A. J. K. (New Cross Road), T. S. N. (Glasgow), P. R. S. (Westcliff-on-Sea), S. E. T. S. (Brompton Road), J. F. O'G. (Swinton), C. H. B. (Bristol), G. F. B. (South Tottenham), A. S. (Birmingham), T. B. (London, E.C.), J. J. (Leytonstone), R. L. (Edinburgh), A. R. W. (Tonbridge), E. W. (Edinburgh), R. H. H. (Northampton), J. L. W. (Glasgow), "A Constant Reader" (Maesteg), R. W. W. (Dalston), Mr. A. (Chiswick), W. H. C. (Newcastle), "Athos" (Maida Vale), L. F. S. (Redhill), A. S. (Birmingham), S. L. (Bond Street), A. C. F. (Balham), F. C. (Chiswick), A. S. B. (Chiswick), W. P. J. K. (Gloucester), A. J. C. (Catford), B. C. W. (Finsbury Park), "A Lover of Justice" (St. Albans), F. B. (Heswall-on-Dee), "A Bullite" (Ipswich), W. G. B. (Ipswich), R. G. F. B. (Blackfriars), W. W. (Clapham Common), J. R. (Chesterfield), P. B. D. (Bedford), A. C. F. (Walworth), C. W. S. (Hastings), W. G. I. (Waldron), F. A. W. (Ilford), "Real English" (Llanfairfechan), T. S. (East Grinstead), H. S. L. (Leeds), W. H. D. (Redcar), H. F. (South Bank), E. O. B. (Millbank), W. G. M. (Bristol), A. P. (Chiswick), A. C. A. (Northampton), H. S. S. (Southborough), "Dog Cake," "Tawny" (Camberwell), A. W. T. (Bermondsey), E. A. S. (High Wycombe), R. F. D. A. (Windsor), H. R. T. (Ipswich), H. G. P. (Colchester), R. F. W. (Bristol), and Miss T. C. (Leeds).—Many hands make light work.

(*We regret we are obliged to hold over a large number of replies.*)

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the well-known monthly Health and Physical Culture Magazine. It is read by all ATHLETES and STRONG MEN because it is the leading journal on matters relating to HEALTH and STRENGTH.

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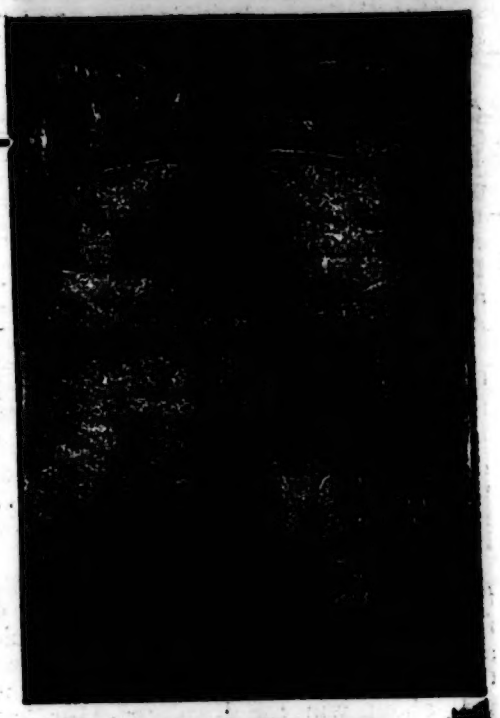

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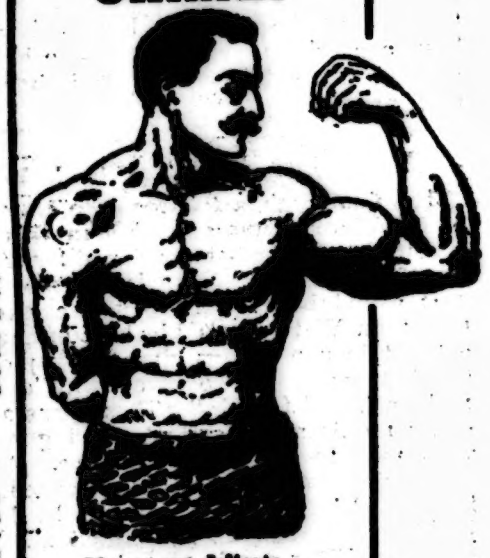

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RACING NOTES.

By W. Lothian.

("*Larry Lynx*" of "*The People*," and "*Magpie*" of "*The Globe.*")

Repetition.

put by early for this season, bears the same name as a jumper of Mr. C. Agar's who won a Plumpton Hurdle Handicap not more than eight or ten years go. Similarly, Mr. Broderick-Cloete's Syringa copies the same nomenclature as a mare of Lord Zetland's twenty years back.

A Key to the Future.

Ninety-nine men out of a hundred who are watching the finish of a race, particularly a big handicap, naturally follow the leaders who are fighting it out. But it is always sensible to keep an eye upon those who are just behind them, as, invariably, out of the fourth, fifth, and sixth, something was possibly second or third best, and a certain handicap winner in embryo.

Prophetic.

A mixed card, surely extraordinarily arranged specially for the last full week of flat racing. I can only now deal with the final day at Newbury, which is jumping, by hinting that I am certain there is a good three-mile steeplechase in Lord Chatham, and that Sintram, who comes up for sale shortly, will about win the Reading Hurdle Handicap. Adansi, Church Plate, and Otto will run for Alfriston, and they are all "expected." At Manchester Old Bewick was kept out of the Hurst Park Nursery obviously for the Eglinton Nursery to-day (Thursday), while on the Warwick form with Gillie Callum I cannot see what will beat Wolfkin in the Delamere Handicap. I do not think we want to dabble with the rest of the programme here beyond having a *real* gamble upon

Cargill,

win and place, in the Manchester November Handicap. This I look upon as quite a "good thing," for not alone has he the best of the weights, but he is a big strong horse, will have a good jockey—Higgs—on him, is thoroughly fit, and revels in the soft ground. And above all there is "nothing" to beat.

TRADE NOTES.

The fine Virginia tobacco crop of 1904, which is now being manufactured after maturing in this country for four years, is stated to be the best produced for ten years. It is exceptionally fine and full-flavoured.

It would be difficult to find a more acceptable Christmas Gift than Waterman's Ideal Fountain Pen; the possession of a fountain pen always gives great pleasure, and, as Mr. S. R. Crockett wrote—"To give away a Waterman's Ideal is to make a friend for life." These pens are made in styles to suit every requirement, and at varying prices from half-a-guinea, with nibs to suit every purpose. As a gift, it pleases the recipient. As a pen, it will not cause inconvenience and trouble in use. Waterman's Ideal can be had from stationers and jewellers throughout the kingdom. Two varieties of their Standard Pen recently placed upon the market are well worthy of separate mention—viz., the Waterman's Ideal Pump-Filling Pen, which is an improvement on all existing self-filling pens, and also the Waterman's Ideal Safety Pen, which can be carried in any position, hence is particularly useful for travellers, sportsmen, and ladies. A booklet showing the varying styles will be gladly sent free to any of our readers applying for same to Messrs. L. and C. Hardtmuth, 12, Golden Lane, London, E.C.

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There are few studies that afford greater pleasure or give greater satisfaction to the studiously inclined nature than a careful examination of the rise and fall of ancient nations, or the gradual decay of old traditions and the absorption or extinction of old institutions. The student, if he so desires, can trace how from these past great traditions a new code of ideas has gradually evolved, while from the structures of old historic houses new enterprises more fitted to deal with the altered conditions of time have been brought into being.

THE BATTLE WITH PREJUDICE.

All great reforms that have tended to shake settled beliefs or to upset established methods have had to contend with both prejudice and violent opposition. It has been so in religion, in politics, in banking, in finance, and so it has been in the establishment of the London and Paris Exchange, Limited, an institution founded to give greater and more extended facilities for financial transactions and dealing in and obtaining advances on Stock Exchange securities. The directors wish to congratulate their supporters that, notwithstanding all this opposition, they have succeeded in establishing their enterprise, and they are convinced, from the progressive advancement of their business, that they occupy to-day a high position in public favour. The sound and liberal principles on which the business is conducted justify the belief that future years will witness a continuance of steady and healthy expansion, and bring increased prosperity.

MODERN INVESTMENT.

To-day investment is on very different lines from what it was twenty, or even ten, years ago. The sphere of investment has been considerably broadened, and methods have become greatly diversified.

PROFITABLE INVESTMENTS.

What the investor must do is to make it his business to obtain all necessary information from trustworthy sources. See that your money gives you a fair return, and that it is not locked up in unmarketable securities, where there is practically no chance of appreciation in capital value, and when you wish to realise there is no market to sell on. But, naturally, the investor asks, "How am I to obtain this knowledge? How am I to avoid being drawn into schemes which will mean loss of money to me? How am I to clearly understand the intricacies of money matters and Stock Exchange investments?"

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The whole subject of investment and finance is lucidly and thoroughly explained, in a clear, practical manner, in "Modern Banking and Investment," a book which has been specially compiled by experts on all the varied financial subjects of the day. It is intended to help and assist those who desire that their capital shall be safely invested and at the same time yield a good return. It also lucidly explains the complicated technicalities of all Stock Exchange operations—it affords a complete encyclopædia to the Stock Exchange, and how profits can be made.

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[John Bull Coupon.] .....

Catarrh

IS A GERM DISEASE.

There are germs in the membranes and germs in the blood. And the disease never can end until those germs are destroyed; that is certain.

Liquozone cures Catarrh because it kills germs. It is not like other germicides, which are poisons when taken internally, but a harmless germicide which acts as a tonic. Liquozone is not a mixture of drugs. It is a scientific product, and the formula is printed on the label of every bottle. The treatment is both local and internal. The germs that cause Catarrh perish at its touch, because they are of vegetable origin.

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Liquozone A 2/3 BOTTLE FREE.

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I have never tried Liquozone, but if you will supply me with a 2/3 bottle free I will take it. I enclose 4d. in stamps for postage.

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What is Your Number?

OUR WEEKLY BALLOT FOR FIFTY HELPERS AT A GUINEA APIECE.

Every copy of JOHN BULL bears upon its cover a distinctive number, and every week FIFTY of such numbers will be drawn and published on this page.

To each of the holders of copies of JOHN BULL of specified date bearing any of such numbers we will, upon production of a sufficient portion of the cover to identify the date and number, pay the sum of ONE GUINEA, in return for his (or her) using his best endeavour for one week to increase our circulation.

The following claims have been received for the issues of September 19th, October 10th and 17th.

ALFRED CANNELL, 118, Durrington Road, Clapton Park, N.E. (No. 144888—September 19th.)

JOHN HANNAH, 6, Neath Road, Hafod, Swansea. (No. 7235—October 10th.)

A. J. HANN, Shirley, Victoria Road, New Barnet, Herts. (No. 199888—October 10th.)

HUGH O. KELLY, 30, Dinorwic Street, Carnarvon, North Wales. (No. 41—October 10th.)

S. W. HYAM, Fire Station, Millwall, E. (No. 261974—October 17th.)

MRS. JOHN CHARLTON, 22, Wingrove Gardens, Newcastle-on-Tyne. (No. 288121—October 17th.)

The following are the fifty numbers for our issue of October 24:—

481; 1005; 5847; 10381; 10934; 15822; 20999; 39257; 41972; 43486; 49881; 61253; 62030; 69889; 75389; 79265; 81473; 98773; 99278; 101839; 108348; 111144; 122497; 139232; 140114; 147939; 150641; 165423; 167569; 167922; 180117; 181941; 187524; 197114; 208746; 208894; 210471; 217004; 220101; 228397; 23446; 241147; 243922; 256778; 259971; 264844; 267347; 284201; 289078; 293497.

INITIAL NOUGHTS SHOULD BE DISREGARDED, BUT FINAL ONES ARE, OF COURSE, RECKONED.

THE FIFTY NUMBERS IN RESPECT OF THIS WEEK WILL BE ANNOUNCED IN OUR ISSUE DATED JANUARY 2nd (PUBLISHED DECEMBER 31st).

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£5,000 WORTH OF PRESENTS FOR OUR READERS.

TWO PIANOS.
TWENTY BICYCLES.
ONE HUNDRED WATCHES.
ONE HUNDRED UMBRELLAS.
ONE HUNDRED CLOCKS.
TEN GENTLEMEN'S DRESSING BAGS.
TEN LADIES' DRESSING BAGS.
ONE HUNDRED WALKING STICKS.
SIX SILVER TEA AND COFFEE SERVICES.
TWENTY DINNER SERVICES.
FIFTY HANDSOME VASES.
ONE HUNDRED PURSES.
ONE HUNDRED BOXES OF CHRISTMAS CRACKERS.
ONE HUNDRED BEAUTIFUL DOLLS.
ONE HUNDRED BOXES OF TOYS.
ONE HUNDRED SETS OF STANDARD BOOKS.
FIVE HUNDRED FRAMED PRINTS, IN SEVEN COLOURS, OF THE ORIGINAL CHARACTER OF "JOHN BULL."
ONE HUNDRED CHRISTMAS PUDDINGS.
ONE HUNDRED CAKES.
ONE HUNDRED DOZEN MINCE PIES.
ONE HUNDRED BOXES OF CRYSTALLISED FRUIT.
TWELVE CASES OF BRANDY, WHISKY, PORT, SHERRY, AND GIN.
ONE HUNDRED TURKEYS.
ONE HUNDRED GEESE.
FIFTY BOXES OF CIGARS.
ONE HUNDRED RUBBER FOUNTAIN PENS.
ONE HUNDRED BOXES OF BROCK'S CHRISTMAS CRACKERS.

That will do to go on with. We will amplify the list from time to time. NOW, WHICH OF THESE PRESENTS WOULD YOU LIKE TO HAVE? It rests entirely with you.

One of the PIANOS will be presented to the LADY READER and one to the GENTLEMAN READER who sends us in—between now and December 15th—the greatest number of coupons, as printed below and which will appear in each of our issues till then.

All the rest of the Prizes will be apportioned on a similar basis amongst those who fail to secure a Piano, and ALL OTHER READERS who send in coupons in the period just mentioned. The more coupons, the more valuable the prize.

A PRIZE COMMITTEE

Consisting of the Editor and six others will apportion the gifts—their decision is to be final:—

HORATIO BOTTOMLEY, Esq., M.P. (Editor).
HERBERT VIVIAN, Esq.
J. S. ELIAS, Esq., Director and Manager of Odhams Limited.
And others to be subsequently announced.

SPECIAL NOTICE TO COMPETITORS.

Readers desirous of retaining the benefit of the number on the Cover of any copy given away need simply copy such number on the back of the coupon sent in to us. There is no necessity, therefore, to cut the number out of the cover before sending or giving the copy away.

We cannot supply copies for distribution, in connection with this Scheme, as our printing presses are already heavily taxed, and it is essential that CURRENT ISSUES should be seen by PROSPECTIVE NEW READERS.

In view of the heavy work involved in the examination of claims, we shall be obliged if our readers will send in any coupons they may have in hand for the month of October; and, further, if they will adopt a similar course at the end of this month.

COUPON.

To be posted to, or left at, the Publishing Offices of JOHN BULL, 67, Long Acre, London, W.C., singly or in any quantities, at the end of November, but not later than six o'clock on the evening of December 15th.

I have sent, or handed, a copy of JOHN BULL to

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of _____

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with whom I am personally acquainted, and have recommended him (or her) to become a regular reader of it; and in the event of my securing one of your Christmas Prizes, I am prepared, if requested by the Prize Committee, to give any further information which they may reasonably require.

Name .....

Address.....

Write distinctly. .....

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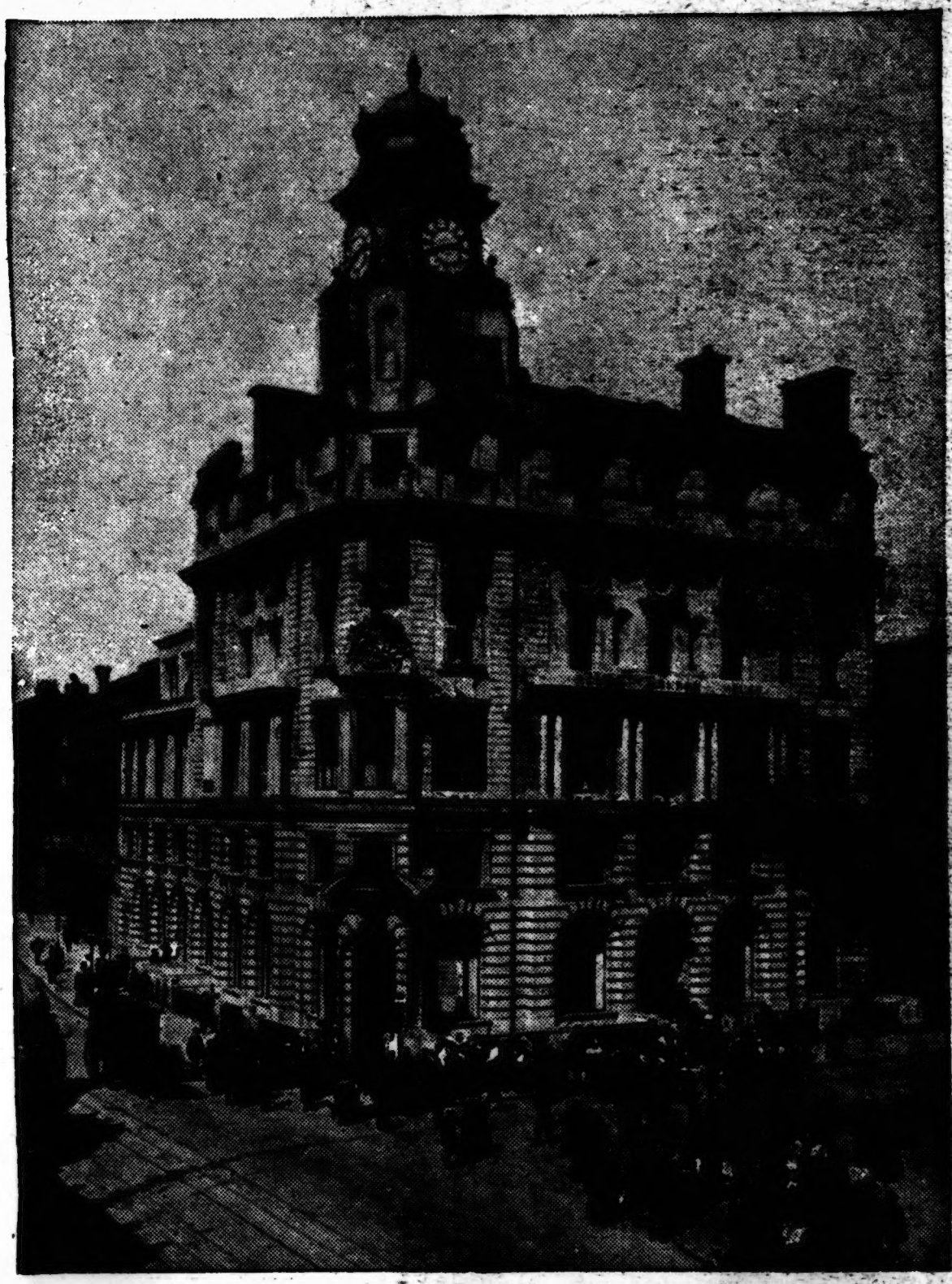

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Managing Directors.
JOHN PRICE, Esq., HORACE DUFFELL, Esq.

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Publishing Office, 97, Long Acre, London, W.C.

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